

# Your HOME



THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LTD.

NS STREET, MELBOURNE, VICTORIA

TC  
728.  
370994  
COL/1946



*Modern Photographs  
and Plans*



# THE BANK OF AUSTRALASIA



Incorporated in England by Royal Charter in 1835  
(The liability of the members is limited)

**ADVANCES** are made for business purposes and for the purchase or erection of homes.

**SMALL LOANS** are granted to assist persons of good character and in permanent employment who may be in temporary financial difficulties.

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Head Office:

394-396 Collins Street  
Melbourne



# YOUR HOME

*Modern Photographs  
and Plans*



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Designed and Printed by Ramsay, Ware Publishing Pty. Ltd. for  
The Colonial Mutual Life Assurance Society Limited, Melbourne

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## FOREWORD

*I*n the preparation of this Booklet, the House Purchase Department of The Colonial Mutual Life Assurance Society Limited has endeavoured to be of direct assistance to the many people who are anxious to acquire that best of all assets—a home of their own.

The protective form of finance outlined herein shows you just how this can be accomplished. Modern homes to the value of over two million pounds have already been built to the individual requirements of the owners under the benefits of the Society's Scheme.

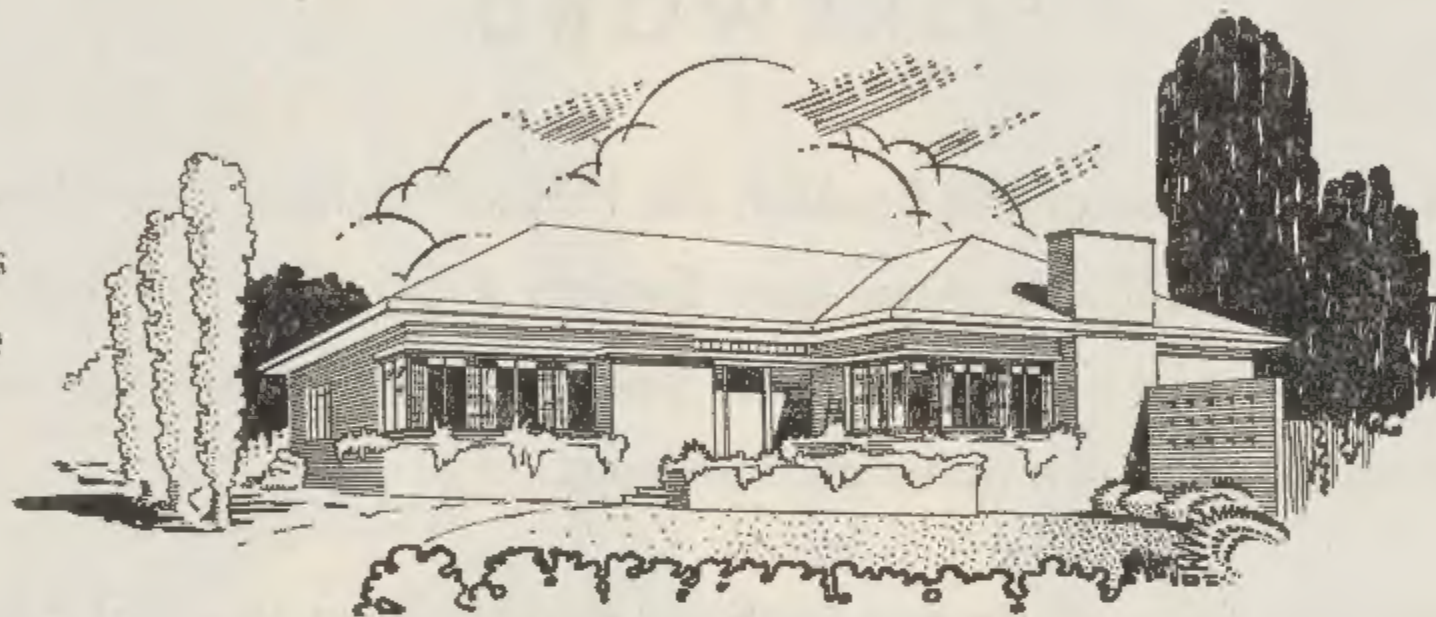
Herein, you will find plans and suggestions to guide you, and in welcoming your further enquiry, you are assured of co-operation and service.

We make this publication available to you free of cost trusting that it will be of great assistance to you when you decide to build or buy your own home. We extend our thanks and appreciation to the many firms and advertisers who have assisted with the publication of "Your Home."

THE COLONIAL MUTUAL LIFE ASSURANCE  
SOCIETY LIMITED.



# *Finance Your Home by the only Safe Method*



## HOME PURCHASE ASSURANCE

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Low Interest Rate.

No Irritating Provisions.

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Easy Monthly Instalments.

No Valuation Fees.

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Clear Title — Cash Payment at End of Term.

Rebate of Income Tax in Respect of Premiums.

Additional Accident Benefits if Desired.

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DEATH.

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HOUSE PURCHASE DEPARTMENT  
OR YOUR LOCAL REPRESENTATIVE

**THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED**

316 Collins Street, MELBOURNE, C.1 :: 'Phone: MU 8821

Manager for Victoria: J. A. CAHILL, J.P.





Most of us have given, or will give, serious thought to the problem of owning a home. Few, however, can acquire a property without some financial aid.

Many people, through lack of the whole of the needed finance, pay rent, and after 20 years or so they pay an amount which could have bought the house almost twice over. At the end of the time all they have to show is a well-worn rent book, and their home labours have resulted in the improvement of another person's property.

Those who build or buy with the assistance of loan money, often borrow at a high rate of interest, and under terms and conditions which cause a constant dread of the failure of the health of the breadwinner. Unless there is full protection of the property, dependants bereft of husband or father may no longer be able to meet their commitments, and so, in many cases, may be forced to sacrifice the small equity they have created.

The Home Purchase System which The Colonial Mutual Life Assurance Society has evolved is an ideal method which gives absolute protection to the whole equity and which frees the transaction from any vexatious and harassing conditions.

One is enabled to acquire a home, and the loan is covered by Life Assurance so that in the event of death during the term of the loan, the property is handed over free of any debt to the Society.

In the following, a specimen of the working of each type of contract is shown, and it will be appreciated that the amount of advance, term of loan, and age of the borrower are merely examples. A specific presentation to suit individual problems will be given gladly if these details are supplied to the House Purchase Department of The Colonial Mutual Life Assurance Society Limited, 316 Collins Street, Melbourne.

## PARTICULARS OF THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED'S HOUSE PURCHASE SCHEME.

Two plans of finance are provided for under this scheme:

- (1) The PRINCIPAL REDUCTION HOUSE PURCHASE PLAN—under which provision is made for an advance of up to 85 per cent. of valuation; and
- (2) The ORDINARY HOUSE PURCHASE PLAN—under which provision is made for an advance of up to 75 per cent. of valuation.

The main particulars of the scheme as set out in the following are applicable to both plans.

### Underlying Idea.

The underlying idea is to enable people to acquire a home in a simple and easy way and with every assurance that in the event of the death of the bread-winner his dependants will have the home free of all encumbrances.

### Purpose of Loans.

Loans will be made for the purpose of:

- (a) Building a home.
- (b) Buying a home.
- (c) Discharging an existing mortgage on a home.
- (d) Adding to and/or making alterations to a home.

### Type of Construction.

The Society is prepared to consider loans on brick, brick veneer, weatherboard, fibro-cement dwellings and new types of construction.

Loans will be granted on brick pairs on the same basis as single dwellings.

### Period of Loan.

The period of the advance may be from 10 to 30 years or up to borrower's sixty-fifth birth-

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THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED  
HOUSE PURCHASE DEPARTMENT





# THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED

(Incorporated in Victoria)

Established A.D. 1873

*Transacts all types of Life Assurance, Group and Superannuation Assurance and Personal Accident and Sickness Insurance.*

Registered Office: 316 COLLINS STREET, MELBOURNE, C.1

## BOARD OF DIRECTORS

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## PROGRESS OF THE SOCIETY TO 31st DECEMBER, 1945

### TOTAL FUNDS

31st March, 1875	.. .. .	£2,864
31st March, 1885	.. .. .	471,353
31st December, 1895	.. .. .	1,923,835
31st December, 1905	.. .. .	2,990,532
31st December, 1915	.. .. .	4,152,701
31st December, 1920	.. .. .	5,685,676
31st December, 1925	.. .. .	8,308,373
31st December, 1930	.. .. .	12,960,065
31st December, 1935	.. .. .	18,039,728
31st December, 1940	.. .. .	27,421,232
31st December, 1945	.. .. .	40,141,119

CLAIMS. *Paid Immediately on Proof of Death, Age and Title*



day, whichever be the shorter, having regard also to the age and condition of the house.

The longer the period of the loan the smaller will be the amount of the monthly payment required to be made by the borrower.

The condition in the Society's House Purchase Scheme for repayment of the loan to be effected not later than the borrower's sixty-fifth birthday is much appreciated by borrowers as most incomes are derived from personal exertion, and on retirement about that age will cease or continue on a much reduced scale.

#### Interest.

The interest rate is low and is not subject to any increase during the period of the loan.

#### Life Assurance Protection.

The scheme provides for a Life Assurance Policy to be effected on the life of the borrower—assuming he is the bread-winner. One result of this Life Assurance protection is that if the borrower dies during the period of the loan the amount of loan still owing is immediately repaid out of the proceeds of the Life Assurance Policy.

#### Monthly Payments.

It will be found that the monthly instalments of interest and premium (and principal also, under the Principal Reduction Plan) generally amount to no more than the rental value of the property.

The monthly instalments payable to the Society must not exceed one-fourth of the borrower's income.

#### No Legal Fees.

The Society will bear the costs of preparation of the mortgage deed by its solicitor.

The borrower will be called upon to pay out-of-pocket expenses for registration of the mortgage, and stamp duty.

It needs to be noted that the legal fees to be borne by the Society relate only to the preparation and completion of the mortgage. If the title is not in the borrower's name he will be involved in legal fees and stamp duty in connection with the transfer of same.

#### No Valuation Fees.

In order to assess and approve the amount of loan promptly, the Society obtains valuations of dwellings as follows:—

Dwelling already erected:

Valuation of land and building by the Society's valuer.

Dwelling to be erected:

Land—Valuation by the Society's valuer.

Building—Valuation of the building according to the plan and specifications by the Society's architect.

The cost of these valuations is borne by the Society.

#### Rebate of Income Tax.

A borrower under this plan gains the monetary advantage accruing from the fact that a rebate of income tax will be allowed by the Commissioner of Taxation in respect of the Life Assurance premium portion of his monthly instalment (up to £100 per annum of Life Assurance premiums, inclusive of other Life Assurance premiums being paid by the borrower).

Here are descriptions of the two plans.

#### PRINCIPAL REDUCTION HOUSE PURCHASE PLAN.

##### Amount of Loan.

The Society will advance up to 85 per cent. of the value of the completed home and the land. This value is arrived at by the Society's valuer.

##### Life Assurance Protection.

At the same time as the loan is obtained the borrower is required to lodge with the Society a life assurance policy—either whole-of-life or endowment—effected with it for at least the amount of the loan, thus providing for the full repayment of the loan in the event of the borrower's death. Should such a contingency arise the amount of loan still owing would be deducted from the total value of the policy and the balance of the proceeds of the policy would be paid to the beneficiaries who would receive also the title. No further payments to the Society would require to be made.

##### Monthly Payments.

When the Society's loan has been advanced the borrower pays to the Society each month over the period of the loan uniform instalments comprising:

- (1) Principal repayment.
- (2) Interest on the reducing monthly balance, and
- (3) Life assurance premium.

The result of these payments is that at the expiration of the period of the loan it has been wholly repaid and the borrower receives the title, clear of debt, together with the life assurance policy or its maturity value if it had been effected for the same period of years as the loan.

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THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED  
HOUSE PURCHASE DEPARTMENT





### How the Principal Reduction House Purchase Plan Operates.

#### Example 1.

This example shows how the plan operates on an advance of 85 per cent. of valuation, with an endowment life assurance policy effected for the same period as the loan and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at	£1,000	0	0
Loan of	850	0	0

For a term of 30 years.

Monthly instalment	6	14	8
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At the expiration of 30 years, the loan would have been repaid and the title of the property, together with the maturity value of the policy, namely, £850, and bonuses, would be handed to the borrower in cash.

#### Example 2.

In this example, a loan of 85 per cent. of the valuation is advanced, repayable over 30 years, whilst the life assurance policy effected is endowment maturing at age 65 and participating in profits—in this case seven years after the expiration of the loan.

In the case of a man aged 28 next birthday:

Property valued at	£1,000	0	0
Loan of	850	0	0

For a term of 30 years.

Monthly instalment	6	7	7
--------------------	---	---	---

At the expiration of 30 years the loan would have been repaid and the title of the property, together with the life assurance policy, would be handed to the borrower. For the next seven years he would pay premiums only on the life assurance policy, namely, £2/1/10 per month, and at the expiration of that period would receive in cash the maturity value of the policy, namely, £850, and bonuses.

#### Example 3.

In this example a loan of 85 per cent. of the valuation is advanced repayable over 30 years, whilst the life assurance policy effected is whole-of-life providing for premiums payable till the death of the borrower and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at	£1,000	0	0
Loan of	850	0	0

For a term of 30 years.

Monthly instalment	6	0	6
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At the expiration of 30 years the loan would have been repaid and the title of the property, together with the life assurance policy, would be handed to the borrower. He would then require to pay premiums only on the life assurance policy, namely, £1/14/9 per month, and on his death the value of the policy, namely, £850, and bonuses, would be paid to his beneficiaries.

Note: (1) In all these examples, if the death of the borrower occurred before the expiration of the period of the loan, i.e., 30 years, no further instalments would be payable to the Society. The Society would immediately hand to the beneficiaries the title of the property together with the balance of the proceeds of the life assurance policy.

(2) In the case of the above examples the rates of interest assumed is  $4\frac{1}{2}$  per cent. per annum.

It is important to note that under the principal reduction plan the borrower not only receives at the expiration of the period of the loan the title deeds of the house, free of debt, but also receives a large sum of money or its equivalent, i.e., the life assurance policy.

This plan, therefore, achieves two purposes:

- (1) It finances the purchase of a home; and
- (2) Builds up a capital sum for old age.

### ORDINARY HOUSE PURCHASE PLAN.

#### Amount of Loan.

The Society will advance up to 75 per cent. of the value of the completed home and the land. This value is arrived at by the Society's valuer.

#### Life Assurance Protection.

At the same time as the loan is obtained the borrower is required to lodge with the Society an endowment life assurance policy, effected with it for at least the amount of the loan and for the same period, thus providing for the full repayment of the loan:

- (a) on the expiration of the period selected; or
- (b) on the prior death of the borrower.

No further payments to the Society would require to be made.

#### Monthly Payments.

When the Society's loan has been advanced the borrower pays to the Society each month over



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the period of the loan uniform instalments comprising:

- (1) Interest on the amount of loan advanced; and
- (2) Life assurance premium.

The result of these payments—as before indicated—is that at the expiration of the period of the loan or on the prior death of the borrower the loan is wholly repaid out of the proceeds of the life assurance policy and the borrower or his estate receives the title of the property clear of debt, together with the bonuses on the life assurance policy (if a with-profit policy had been effected).

#### How the Ordinary House Purchase Plan Operates.

##### Example 1.

This example shows how the plan operates on an advance of 75 per cent. of valuation, with an endowment life assurance policy effected for a period of 30 years and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at	£1,000	0	0
Loan of	750	0	0
For a period of 30 years.			
Monthly instalment	4	19	5

At the expiration of 30 years, the maturity value of the policy would repay the loan and the title of the property, together with the bonuses on the policy, would be handed to the borrower.

##### Example 2.

In this example, a loan of 75 per cent. of the valuation is advanced, whilst the life assurance policy effected is endowment maturing at the end of 25 years and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at	£1,000	0	0
Loan of	750	0	0
For a period of 25 years.			
Monthly instalment	5	7	6

At the expiration of 25 years the maturity value of the policy would repay the loan and the title of the property, together with the bonuses on the policy, would be handed to the borrower.

##### Example 3.

In this example a loan of 75 per cent. of the valuation is advanced, whilst the life assurance policy effected is endowment maturing at the end of 20 years and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at	£1,000	0	0
Loan of	750	0	0
For a period of 20 years.			
Monthly instalment	6	0	0

At the expiration of 20 years the maturity value of the policy would repay the loan, and the title of the property, together with the bonuses on the policy, would be handed to the borrower.

Note: (1) In all these examples, if the death of the borrower occurred before the expiration of the period of the loan, no further instalments would be payable to the Society. The Society would immediately hand to the beneficiaries the title of the property, together with the bonuses on the life assurance policy.

(2) In the case of the above examples the rate of interest assumed is  $4\frac{1}{2}$  per cent. per annum.

#### QUESTIONS AND ANSWERS.

In the following is set out further information which you will probably wish to know about this house purchase scheme.

##### Sale of Property.

Question: Am I allowed to sell the property during the period of the loan?

Answer: Yes. The borrower is at liberty to sell the property during the period of the loan when the Society would be prepared to consider a loan to the purchaser to enable him to complete the purchase.

Such an arrangement can be of great assistance in effecting a sale on a low deposit and yet allow a full and immediate return of the owner's equity.

##### Partial Repayment of Mortgage.

Question: Am I allowed to make special repayments in reduction of the mortgage?

Answer: Yes. The borrower is given the right after twelve months of paying on any instalment due date on giving one month's previous notice in writing amounts of £25 or multiples thereof in reduction of principal but limited in any one year to one-tenth of the original amount of principal.

The collateral life assurance policy must be kept in force for the original amount of the assurance until the whole loan has been repaid.

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HOUSE PURCHASE DEPARTMENT





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L. PETTITT  
*Manager for Australia  
and New Zealand*

H. HARWOOD  
*Manager for Victoria*



**Full Repayment of Mortgage.**

Question: Am I allowed to repay the mortgage in full during its period?

Answer: Yes. After twelve months repayment of the whole loan may be made upon giving not less than six months' previous notice in writing if repayment takes place within five years and not less than three months' previous notice in writing if repayment takes place after five years.

**Collateral Life Assurance Policy.**

Question: What happens to the collateral life assurance policy should I sell the property or repay the mortgage in full?

Answer: In the event of the sale of the property and the release of the mortgage (under any of the plans), the member has the right to continue his policy, which is returned to him.

Should the member, having sold the property, desire to discontinue his premium payments, the Society, provided three years' premiums have been paid, will issue a fully paid up policy for a reduced amount, payable at the end of the term or at death, according to the plan selected. A further alternative open to the member is to surrender the policy.

It is of special interest, that if a member sells his home he may again, subject to approval, borrow to build or buy another home in any capital city of Australia, and the original policy can again be used as collateral security.

**Arrangements for Building.**

Question: Am I allowed to choose my own builder?

Answer: Yes. Applicants for loans who are having a home erected may make arrangements with any builder, and such application will be considered, subject to the Society's being furnished with a copy of the plan and specifications and tender.

**Progress Payments During Erection.**

Question: How will the builder receive payment for erecting the house?

Answer: During the course of construction the Society's architect will make inspections of the house—generally three in the case of timber-framed dwellings and four in the case of brick or brick-veneer dwellings—and the amount auth-

orised by the architect in his certificate will be paid to the builder. The amount authorised will represent a substantial proportion of the work actually carried out.

The borrower is required to meet the cost of these inspections, the fee for each inspection being one guinea.

**Liberty to Let Property.**

Question: Am I at liberty to let the property at any time.

Answer: Yes. To an approved tenant.

**ADDITIONAL ACCIDENT PROTECTION.**

In addition to the comprehensive protection already provided, increased benefits in the event of accident may be arranged by slightly increasing the monthly instalment.

By participating in these benefits, a man who is later accidentally killed or permanently disabled provides additional security for his dependants.

**OF INTEREST TO THOSE WHO INTEND TO BUILD OR BUY AT A LATER DATE.****The Society's Loan Option Policy.**

Intending borrowers who desire at a later date to buy or build their own homes may now avail themselves of the Society's loan option policy.

The policy, which will be immediately issued, will entitle the member to apply for a house purchase loan any time within the next five years.

In the meantime, full protection is afforded under the policy, and when the time arrives it will be in readiness to become a collateral security for the proposed loan.

By effecting your loan option policy now you will have accomplished a necessary part of your desired object, and the increasing value of the policy may ultimately be applied to shorten the period of the loan.

You will have the knowledge also that subject to the acceptance of your security the funds secured under the mortgage will be made available to enable you to buy or build your future home.

Example: A man age 28 N.B. can secure a loan option policy for £500 for as little as £1/1/3 per month.

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THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED  
HOUSE PURCHASE DEPARTMENT





# Home Building Method Speeded Up

## PLYWOOD PREFABRICATION SUCCESSFUL

By R. C. MIERS, Sales Manager, Romcke Pty. Ltd., Melbourne

SINCE the erection of the first prefabricated plywood house at Balwyn, Victoria, some two years ago, further erections and continuous research, together with accelerated tests and data obtained, have proved the practicability of a home of outstanding individuality and structural strength far in excess of the traditional timber type of home, and with a great deal more domestic comfort than was visualised even in the late pre-war period. It does not appear to the writer that the tremendous back-lag in housing is being successfully overtaken, nor can it be while materials and labour are in such short supply. It is obvious, therefore, that any method which can save time in erection, and conserve man-hours, must of necessity play a part in the solution of the problem of homes for the people.

This position has been greatly aggravated by the return of servicemen, and it may be mentioned that the position quoted above does not make provision for any possible influx of migrants who, after the turmoil of the past six years on the other side of the world may well seek another home in Australia, which has been so fortunate by many standards.

We have all heard on every side—from authoritative bodies to the man in the street—what could be done and what should be done to ease the position, and so this article will tell of "something attempted, something achieved," which may be the solution, or, if not, then a definite contribution to the finding of a nice, bright, modern home, with a greater degree of domestic comfort than was previously thought possible within the range of every potential home purchaser.

Everybody has heard of plywood, and possibly used it in one form or another; it would be no idle boast to say that there is probably not a

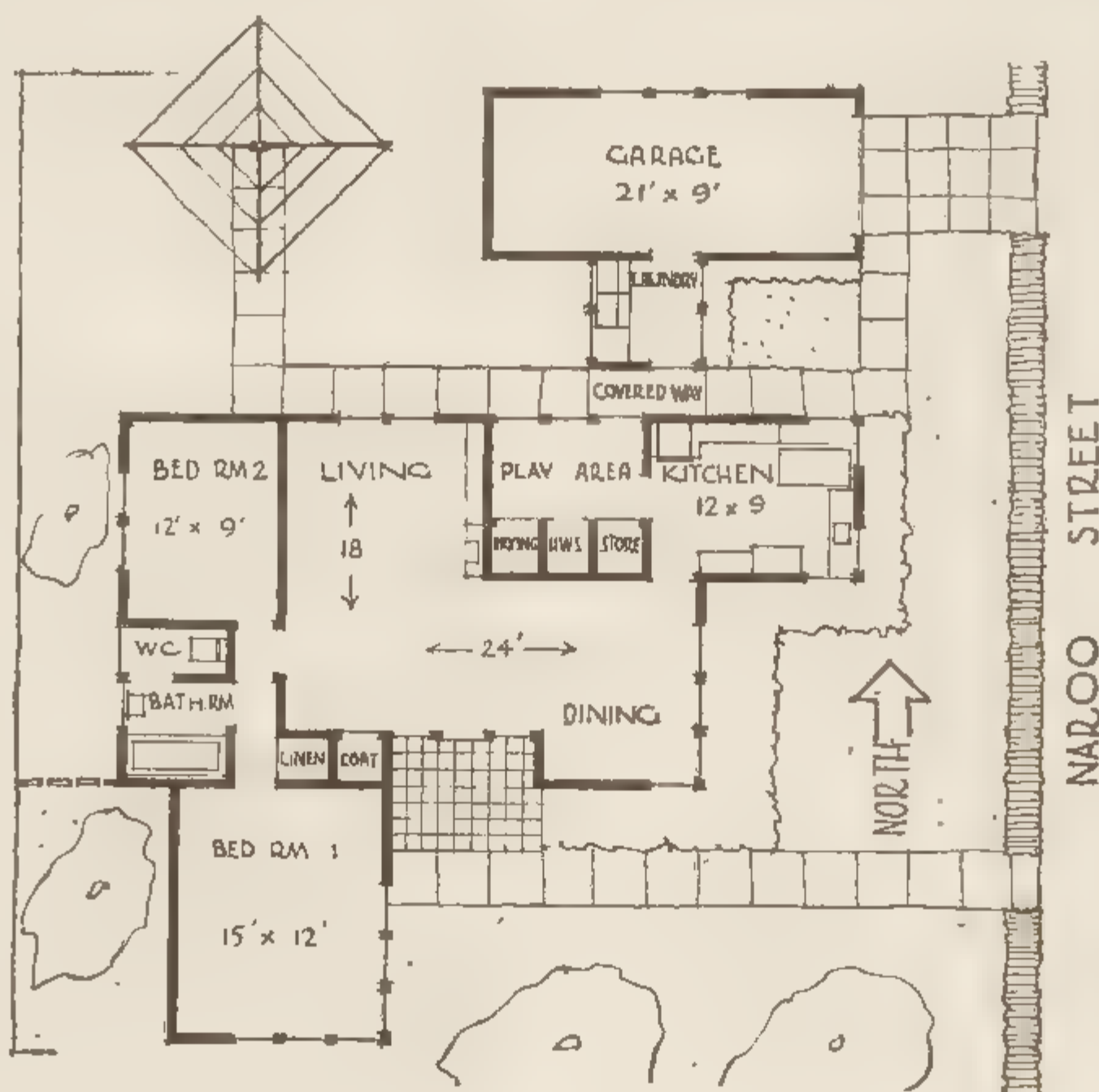
home in Australia in which plywood is not used in doing some sort of every-day job. It may be found in the door panels, furniture, kitchen cupboards, radio cabinets and numerous other places. With the advent of synthetic resins replacing the older methods of glueing, we have a product of resin-bonded veneers which gives a board very many times the strength of ordinary timber, and with a greater degree of resistance to the weather, always providing it gets the same protective covering as

timber, and this has been taken care of with the newer and more modern types of paints from overseas. This plywood, which is virtually a plastically-bonded sheet, is welded together at a very high temperature, and forms an admirable building material.

From the lessons learned of the application of this waterproof plywood—namely, the building of aeroplanes and watercraft, which require greater strength than any building—it is obvious that the use of this material in home building must play its part.

This material, unlike bricks, for instance, which have to be laid individually, lends itself to prefabrication, thus enabling wall and ceiling sections to be made in modern factories and assembled on the site, which saves not only time in building, but in manpower hours, thus enabling more homes to be built in a given time.

From the erection of the first and subsequent houses, the following factors have emerged. It is certain that with this method of construction, the biggest item in building to-day—namely, labour—can be reduced, with the subsequent speeding up of building resulting. Further, with the production of the wall and ceiling panels in a factory, much closer inspection can be given to the preparation, and considerable time can be saved which would otherwise be lost on the site







# THE HOME IN INTERESTING STAGES OF DEVELOPMENT.

Showing method of construction of prefabricated house at Balwyn, from delivery of material on the site to the finished home.



You'll need no maids with **SERVEX** aids!



*Modern Electrical Appliances*



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IN AUSTRALIA BY

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due to weather conditions. The fabrication of wall and ceiling panels in the factory further permits of insulation against heat, sound, and cold and this undoubtedly is a factor that with the consideration of domestic comfort will have to be considered in a State such as ours, with such variable temperatures, sometimes even in one day.

The firm of Romcke Pty. Ltd. (Melbourne) decided some two years ago that the time was opportune to introduce to the Australian public a prefabricated plywood house, not just to a stereotyped plan, but one that could be designed to suit individual family requirements and also one that would suit the site chosen. The choice of a site was made at the corner of Naroo and Argus Streets, Balwyn, and the plan was prepared accordingly, and reference to illustrations will support the claim that this type of house does not suffer by comparison with other methods of construction, either in structural strength or appearance.

The panels are prepared in the factory (both wall and ceiling) on the skin-stressed principle, being sheathed with water-resistant plywood externally, glued to kiln-dried framing. Panels are full floor to ceiling height. As much work as possible is completed in the factory, even to electric light conduits being placed in the panels, and the plumbing fittings, and all panels, are primed with one coat of paint to save labour on the job. The panels are then taken to the site ready for erection on a previously prepared traditional or standard type of foundation. The work of erection borders on the sensational, the following time-table usually being observed:—At the end of the second day all walls, external and internal, are completed. On the third day all ceiling panels are in position, and most of the constructional work of the roof completed. During the fourth day, roof tiling commences. The fifth day, tiling continues and electrical installation commences. On the sixth day tiling is completed and internal trim commences.

From these facts, it can be readily seen that this type of home can be erected in a fraction of the time taken by other methods of erection, even after allowing for the time taken in panel construction in the factory, which time, of course, will be reduced to a minimum in mass production. This will apply also to the site assembly, when the field crews become familiar with — and trained for — site assembly.

The panel cavities of the external walls are filled with insulated material, entirely fire-retardant, and giving heat and sound insulation. The lighting fixtures can be built into the ceiling panels, thus eliminating drop fixtures and giving a diffused light, without shadows. Among the domestic conveniences are a gas hot-water service, gas cooking stove, and Electrolux gas

refrigerator. The house is heated by a slow combustion coke unit, which, apart from heating the entire house, provides heat for a hot cupboard for drying clothes and acts as a booster for the hot water service. The ceilings in the bathroom, kitchen and lavatory can be acoustically treated to minimise conveyance of sound from one room to another. Plywood floors are used throughout the house, and these have proved entirely satisfactory. The refrigerator is incorporated in the built-in cupboard units in the kitchen, and provision is made for a small breakfast inglenook.

Observations taken by the writer during a hot summer with occasional cold wet weather disclose no movement in the building of any nature. This in itself is not surprising, as competent authorities estimate that the building as erected, with wall and ceiling panels skin-stressed and locked together on vertical joints with a special patented locking spline, gives the building a rigidity five to seven times stronger than a standard timber-framed home. Observations with regard to the sound insulation reveals the fact that very little sound can be heard from outside, and the house is unusually quiet with regard to noises transmitted from room to room. With regard to heat insulation, it has been found that the house inside is from 12 to 15 degrees lower than shade temperature on hot days, when the heating unit has been lit, and during winters a temperature of 70 degrees is maintained. The writer, therefore, has no hesitation in stating that the insulation is of definite value, and no greater variation of temperature inside is expected than approximately 5 degrees all the year round.

While prefabricated houses have been in use in America from 12 to 14 years, prefabrication has not been used to any great extent in other countries except Scandinavia and Germany. It is now being recognised as the only method whereby line production can achieve the number of homes required. As evidence of this, the British Government have placed on order with Canada 100,000 prefabricated homes for immediate delivery and taken over the entire Swedish prefabricated plywood production. Russia, due to war exigencies, is also building prefabricated houses on a large scale. The estimated economic life of a properly constructed prefabricated plywood house is assessed by housing authorities in America to be sufficient for any method of long-term finance.

Since from the above it is apparent that this modern type of building has arrived to stay, and will play its part in post-war housing, it may be of interest to learn a little of the plywood industry and its potential in Australia. There are upwards of 20 plywood mills in operation in Australia to-day, and while production is below pre-war figures due only to the manpower and material supply position, the annual normal pro-



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(1) Bedroom, showing generous window space. (2) Living room, with slow-combustion coke grate. (3) Useful cupboard space. (4) Kitchen, with modern gas stove.

duction of plywood of all kinds (both waterproof and commercial) is in the vicinity of 130,000,000 square feet.

This, with the possible importation of peeling logs from the islands and overseas, is capable of being increased even with present plant by about 25 per cent., and with additional plant and machinery on order will probably give the industry an output of all kinds of plywood (fancy, commercial and waterproof) of up to 200,000,000 feet.

The surprisingly small quantity of each type of plywood (waterproof and commercial) used in these homes would enable many thousands of these types of homes to be built without interfering with the demands of the furniture industry in each State annually. Further, the inroads of war production into our kiln-dried hardwoods has seriously depleted these supplies for many years, as this type of dwelling requires no kiln-dried weatherboards or flooring, the supplies of first-class solid timber could be conserved for other essential uses.

Following the development of synthetic resin glues comes the news that synthetic resin base paints will be available very shortly, and claims

are being made that once a timber home, or any home for that matter, is covered with resin paint (which is akin to a coating of bakelite) further maintenance will not be required for many years. In this connection it is sufficient that a cement based paint be used for all external coverings, which it is hoped will successfully fulfil claims made previously. The claim for this paint is being proved by tests, and will largely eliminate the maintenance problem for the home owner, which in past days has been considerable both in cost and labour.

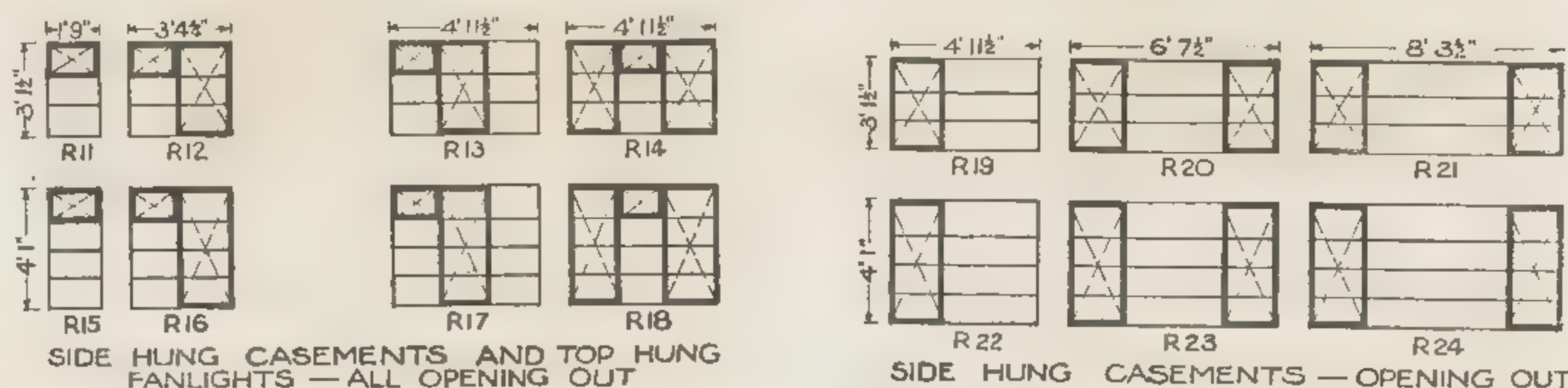
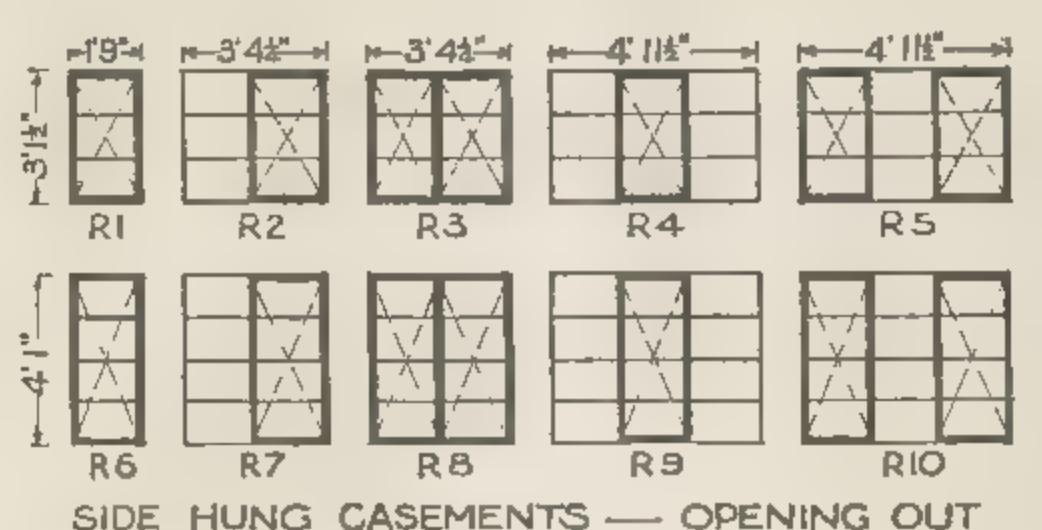
It may be stated that information was sought from overseas; much research done before a type of construction was evolved and adapted to Australian conditions, and it is our claim that the Australian precision-built home is the equal, if not the superior, to any similar home being erected in other countries.

In conclusion, the writer after living in the home at Balwyn for a period of approximately two years, and enjoying the comforts of insulation, refrigeration, acoustically-treated ceilings, central heating (which is a very good proposition economically), hot drying room and hot water service, does not wish to revert to the dark days



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# The IMPORTANCE of WINDOWS

By KENNETH IMISON

Whether you are building a cottage or a mansion you must have windows to let in the day-light while keeping out the rain, to ventilate, and conserve domestic warmth. Windows are an absolute necessity in any building designed for human occupation. Windows are important, both outside, as to how they look, and inside, as to how they work; you have got to live with them, so make sure you have the right sort.

The modern trend is to use windows of steel, constructed of rolled steel bars designed specially for them. Since the amount of expansion and contraction of the metal is infinitesimal, steel windows cannot fail on account of swelling, shrinking, and warping. This factor is most important when one considers the present difficulty in obtaining correctly seasoned timbers for the construction of old fashioned box frames.

+ + +

In past years steel window frames have been considered in the "luxury class" and were normally installed only in the more expensive houses. To-day this situation has changed, as experience gained during war years has been applied to the steel window with the result that it is now possible to purchase a first class steel window made to a comprehensive range of standard sizes at a price far below the cost of ordinary timber sashes.

+ + +

Steel windows incorporate side hung casements as ventilating units, and no other form of window is so generally accepted in houses of good design and construction, neither does any other possess the adaptability of the casement to variable weather conditions, nor the advantage of being able to be fully opened for 100 per cent. ventilation.

In Australia we should take the fullest possible advantage of our climate and windows should be designed so that we may enjoy the maximum benefits of sunlight and fresh air. These features can most logically be secured by the use of steel construction as the width of the steel framing is 75 per cent. less than the size needed for timber construction, hence a far greater area of light and ventilation is obtained from a similar brick opening.

+ + +

The question of fly-screens is always important and originally this was considered the sole obstacle to the use of casement windows, and home builders had to be content with a fixed panel of



flywire on the outside of a double hung timber sash. This arrangement was unsightly as it spoiled the external appearance of the window and blocked both sunlight and air.

However, developments in modern fly-screen construction have also taken place, and it is now possible to obtain with the standard steel window a metal rolling type fly-screen, fitted internally, at a cost little in excess of a simple fixed timber fly-screen.

+ + +

The advantages of such an arrangement are obvious as the screen is only in position when required, and can be readily rolled out of sight when the window is closed or during winter months, when flies are scarce and sunshine is of paramount importance. Also, with the fly-wire operating internally it is not subject to the rapid corrosion which occurs with external screens.

+ + +

Don't imagine that the question of windows is one which is not your concern. They are perhaps one of the few building materials about which you can safely insist on your own personal preference for a modern article of well-known make.



# FURNISHING IS NOT A MIRACLE

**I**T DOESN'T just happen. It is putting into effect a carefully formulated plan and making a reality of a place where man and his family can enjoy comfortable, dignified "living," and where friends are always welcome.

To achieve an inviting, restful, well-furnished home, plan with care, maintain unity throughout, using items of interest and variety, and harmony will result. When purchasing furniture, furnishings and floor coverings give due consideration to their lasting qualities, for the expenditure involved should be considered just as much an investment as the money outlaid in the construction of the home. It is far more economical to purchase at the outset just those items required to fulfil the immediate need, and to pay a little more for them, than it is to clutter the rooms with more articles than are required and of a cheaper nature, for during the first 10 to 15 years little expenditure should be required in maintenance.

Realising that the colour of the walls, ceilings and woodwork is just as important as the furniture, it is well to incorporate these in the master furnishing plan. It is as well to have this artistry performed by the building contractor at a convenient time when the house is being constructed. The colours should harmonise with floor coverings, upholstery, curtain treatments, and the colour and design of the furniture. Pastel tints are desirable, for in addition to being restful they radiate light; heavier tints are apt to become tiresome and dark colours absorb light.

Choice of floor coverings requires the utmost care, for if any part of the interior of a home gets heavy usage it is the floors. Commencing with the kitchen through which, in most modern homes, access to other parts of the house is gained, it would be advisable to select the best inlaid linoleum procurable, rather than printed linoleum which will wear only as long as the pattern printed on it lasts. The kitchen floor is always subject to being splashed or having things spilt on it, as well as track marks, therefore select a pattern with a well-covered design. The new method of fixing kitchen linoleum is by the use of adhesives which result in a perfectly even flat surface free from all ridges.

The timbers used for floors in modern homes are usually selected hardwood or jarrah which

lend themselves to many treatments. They can be covered completely with wall to wall carpet, or feltex, or partially covered with carpet squares leaving the floor as a border surround; or with the use of rugs at points of wear, such as doorways and in front of fireplaces, easy chairs, or settees. Any one of these methods can be carried out with very effective results. Should the choice be wall to wall carpet or feltex, a well-covered design is desirable, for although plain carpets look nice they do show track marks, cottons and cigarette ash, unless given regular daily cleaning. If it is decided to use rugs it is good to know that flooring, if sanded and stained almost a natural shade, will not need half the attention as if stained with a dark colour such as walnut.

Whatever floor coverings are used they should contain colours and shades which can be used elsewhere in upholstery, coverings and curtain treatments.

Through every window is seen a picture, so let the curtain treatments frame that picture; whether the view be a colourful corner of your garden or a panoramic view, dress up your windows! This can be achieved by an arrangement of vertical nets, voiles or muslins, etc., hanging from under a pelmet, from the ends of which may hang side drapes of heavy linens or tapestries, or merely by the introduction of pretty cross-over curtains. Whether or not curtains should contain a pattern depends largely on the amount of pattern in the floor covering and upholstery materials. Do not introduce too much pattern; where the floor coverings are patterned, curtains look better if plain, or vice versa.

A glamorous effect to a window which looks out upon an uninteresting brick wall can be obtained by completely covering the window with fine, closely-woven voile or muslin with side drapes of velvet or tapestry, all the materials hanging to just the top of the skirting board or even down to floor level. If it is not desired to use a pelmet, very effective decorative rods with spearhead ends can be used.

From the earliest historical records of furniture, we find that it was made to be used and to be useful. Although period furniture has a much more ornamental value than modern, it still remains a utilitarian article in the home.



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Most kitchen furniture of to-day is built in. Ample cupboard space and a dinette forms part of the builder's contract to supply, but should it be necessary to purchase cabinets, chairs and kitchen table, strongly constructed pieces are the most economical.

The dining room, being part of the living section of the home, should be furnished to harmonise and to form part of the complete scheme. Here again give due consideration to strength, utility, and, above all, comfort, for many a nicely prepared meal is not enjoyed because a chair may be uncomfortable, or there is not sufficient foot or leg room under the table. To avoid the latter the four leg design of dining table is much better. It allows people seated all around the table, particularly at the ends, to sit with maximum comfort.

Although it is customary to include a three-piece lounge suite as part of the furniture in the lounge room, a very happy and convenient departure can be made by using fireside or occasional chairs in place of a settee and two easy chairs, which in the average size lounge room takes up quite a lot of room. Whichever it is decided to use may be supplemented with such items as an occasional table, a cabinet, nest of tables, and a standard or reading lamp (portable). Whether the design of lounge room furni-

course, more substantial furniture in period designs can be selected; even though it may not be desirable and necessary to furnish these spare rooms at the same time that other rooms are being furnished, it is well to consider them as part of the complete plan.

Incidental items such as mirrors and pictures can be introduced to give large areas of walls a more decorative effect, but these must be selected with care, and placed in specially chosen positions to achieve the maximum effect. Mirrors, if placed correctly, apart from being decorative, can make rooms appear larger. Picture frames should be a colour to harmonise with the general colour scheme. Picture rails and ornament shelves are no longer a necessity, and it will be found that their absence enhances the beauty of walls and ceilings, in addition to making the latter appear higher.

Furnishing a home for the first time should be considered one of life's greatest thrills. It is not difficult if those about to embark on such a pleasurable task will take the time to visit as many furniture and furnishing stores as possible, for it is at these stores where displays complete in themselves and arranged by experienced furnishing specialists are continually on view. Above all, once the master plan has been fixed do not depart from it; carry it right through to the

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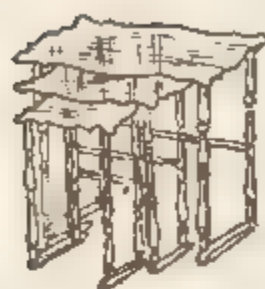
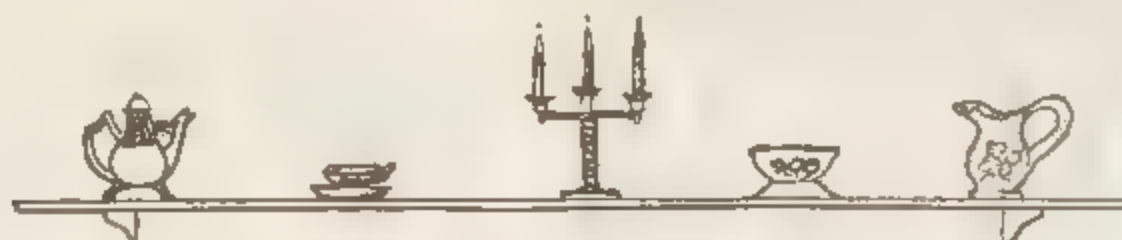
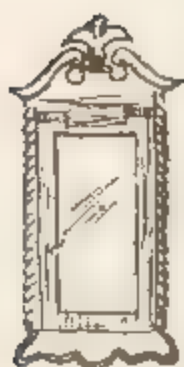
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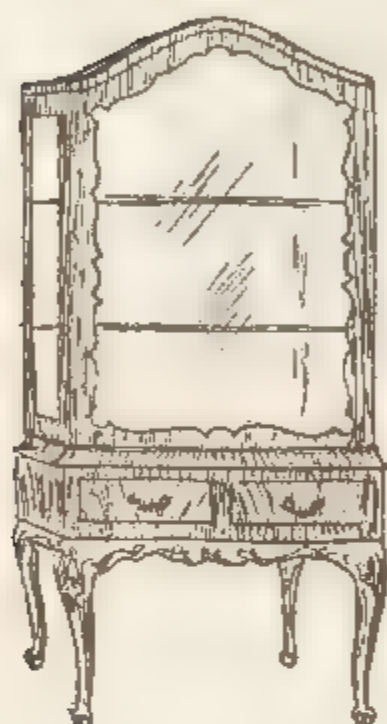
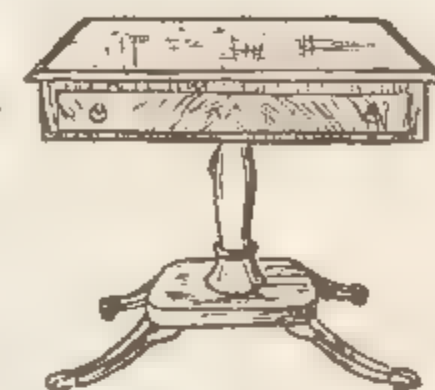
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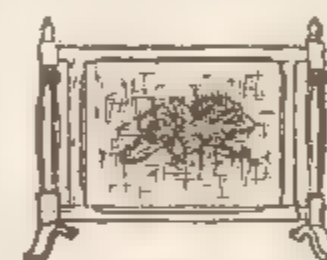
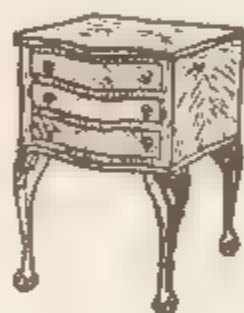
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ture be period or modern make sure it conforms to the design of the floor coverings and curtain treatments, so that harmony will be preserved, for harmony in a lounge room promotes comfortable and peaceful relaxation, and makes it a place where families and friends can gather in a restful and congenial atmosphere.

Bedroom furniture is a matter for more individual and personalised choice. There should be an increasing number of very attractive period and modern designs returning to the furniture stores, so that the selection should not be difficult. Built-in wardrobes may eliminate the necessity of having to purchase such articles separately, but the dressing table, the bed, the bedside table and perhaps the bedside chair will still need to be procured.

Decorative and inviting furniture can be selected for the guest's room or the bedroom for junior members of the family by choosing lacquered or enamelled designs, strong in construction. Such furniture offers unlimited possibilities for colour harmony. If funds permit, of

finish because as soon as a departure is made, the general effect, which would otherwise be complete, will resolve itself into a group of bits and pieces, which, although of good quality, will not harmonise, and will not play their part as effectively as if they were placed in their right setting.

For those who furnish on a limited budget, procure only those items which are necessary. Avoid overcrowding and then in future years, as the need arises for additions to be made, it is a simple procedure to add to a scheme carried out as outlined in the preceding remarks.

Happy people live in happy homes; happy homes are happily furnished, they are dignified, individual, in perfect harmony, yet full of interest and variety because they are the product of the people who live within. If you furnish with this in mind your home will be one that you will not only be proud to possess and happy to live in, but one in which you will enjoy the visitations of your friends just as much as they will enjoy visiting you.

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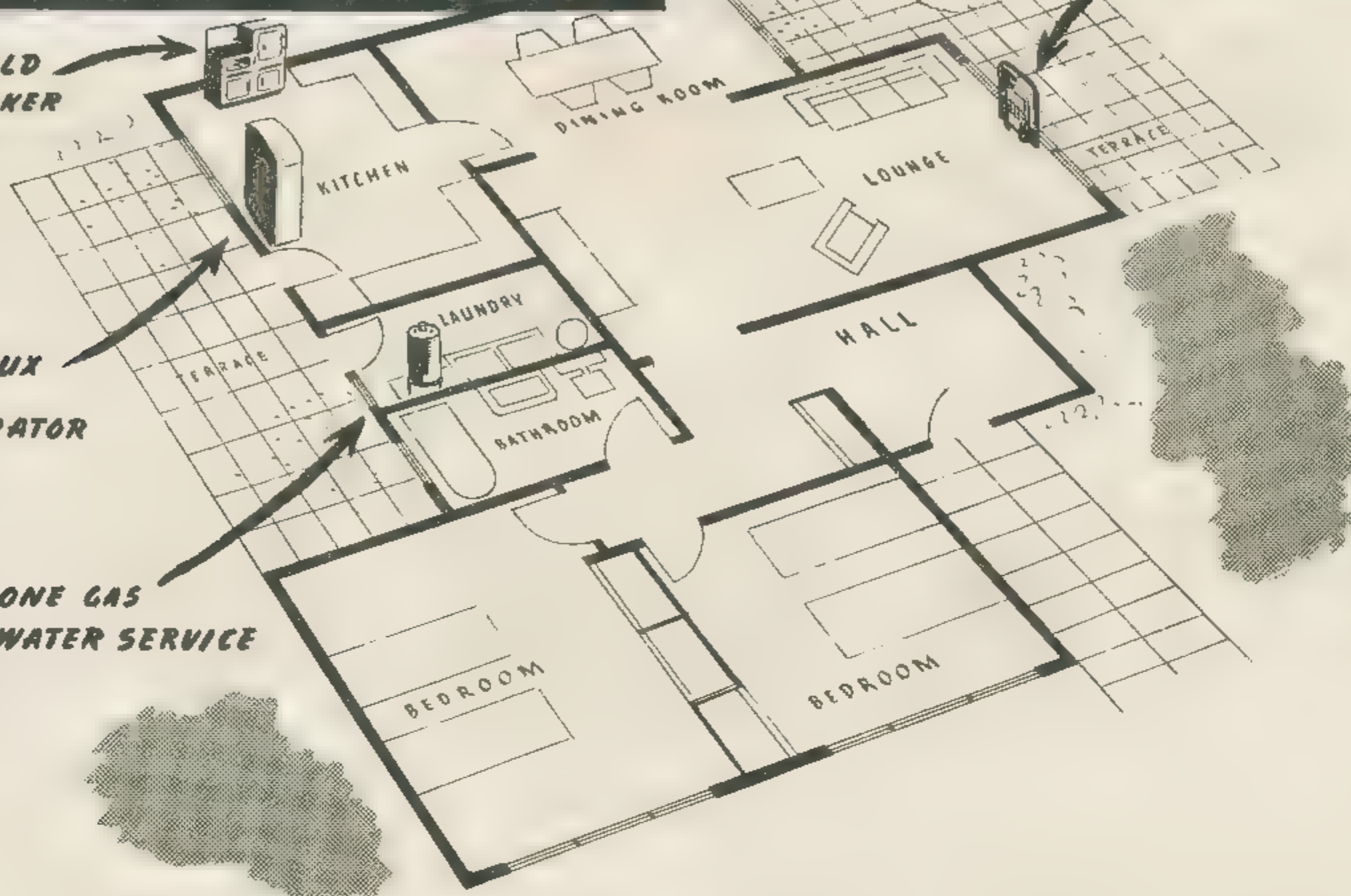
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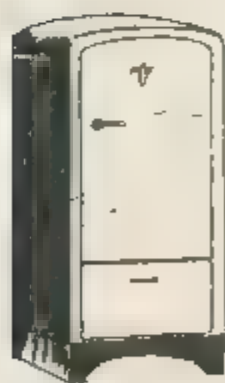
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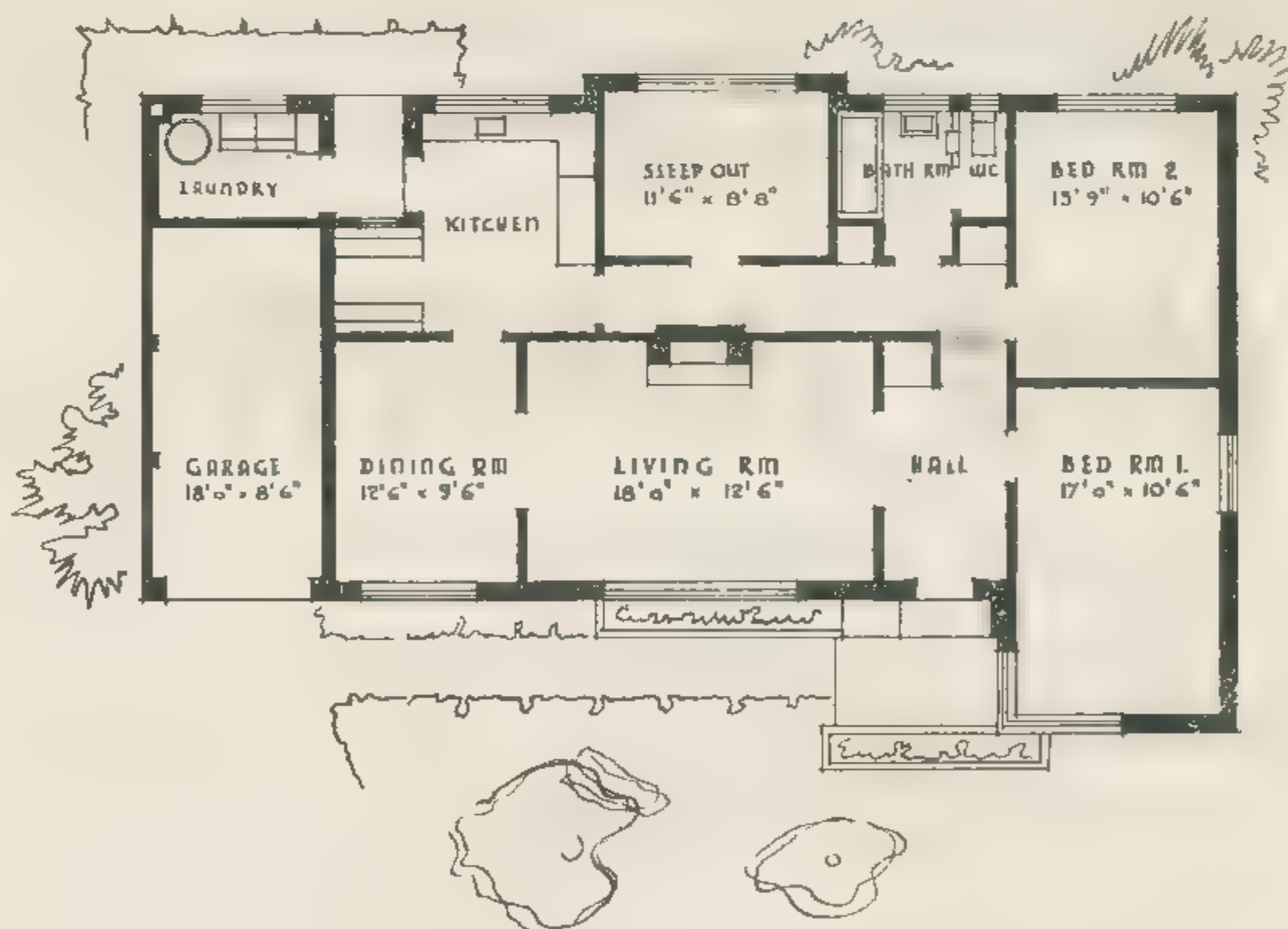




Architect RHYS E. HOPKINS B Arch A.R.I.B.A., Melbourne

A compactly designed house for an allotment of 60 ft. frontage, with direct access to all rooms. A meal alcove is incorporated in the kitchen, and the diningroom has an electric fire built in to conserve space. The corner window of bedroom 1 and the landscape window of the lounge are designed to take advantage of the view of the garden and distant hills.

Construction: Oatmeal bricks with dark red tiled roof.

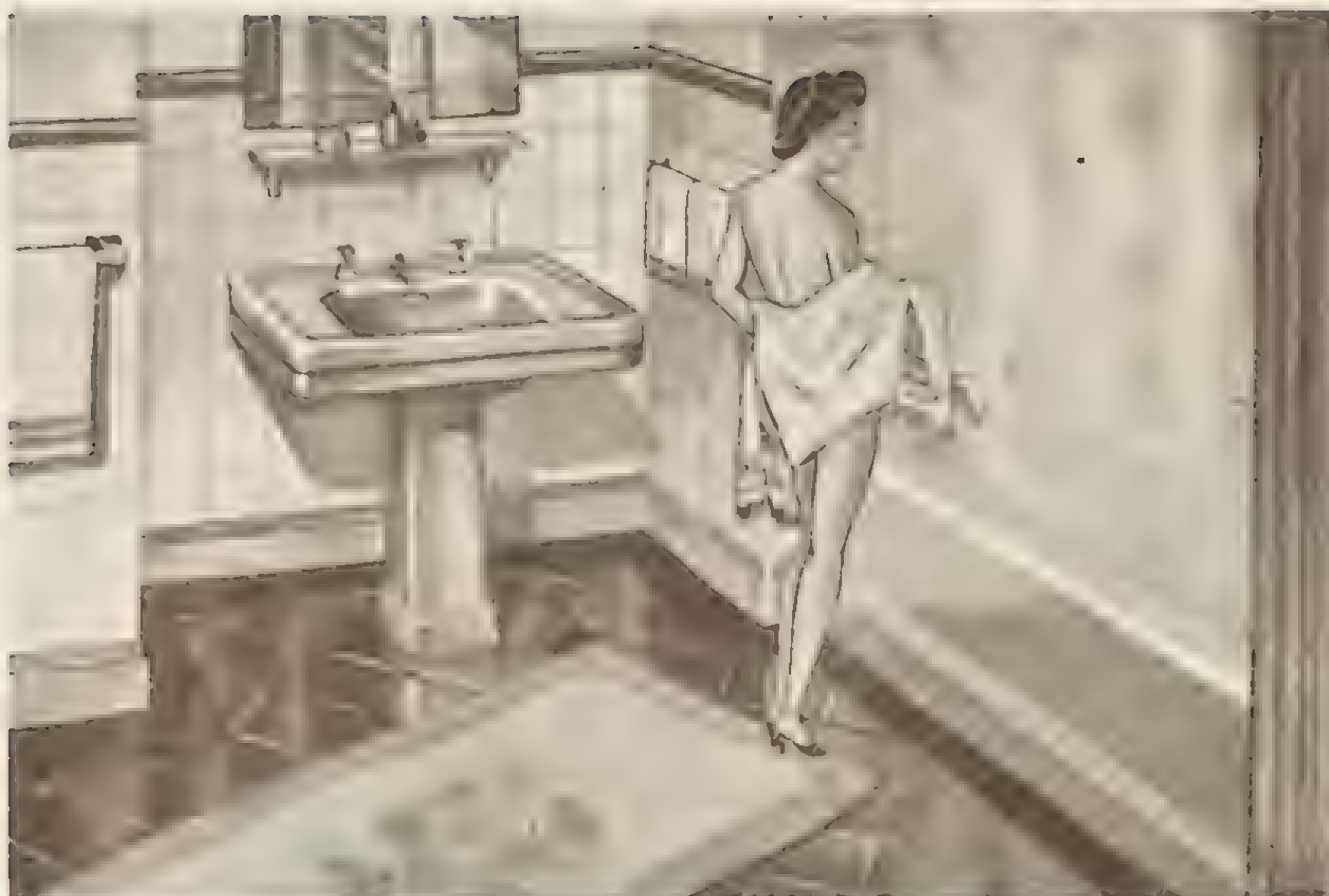


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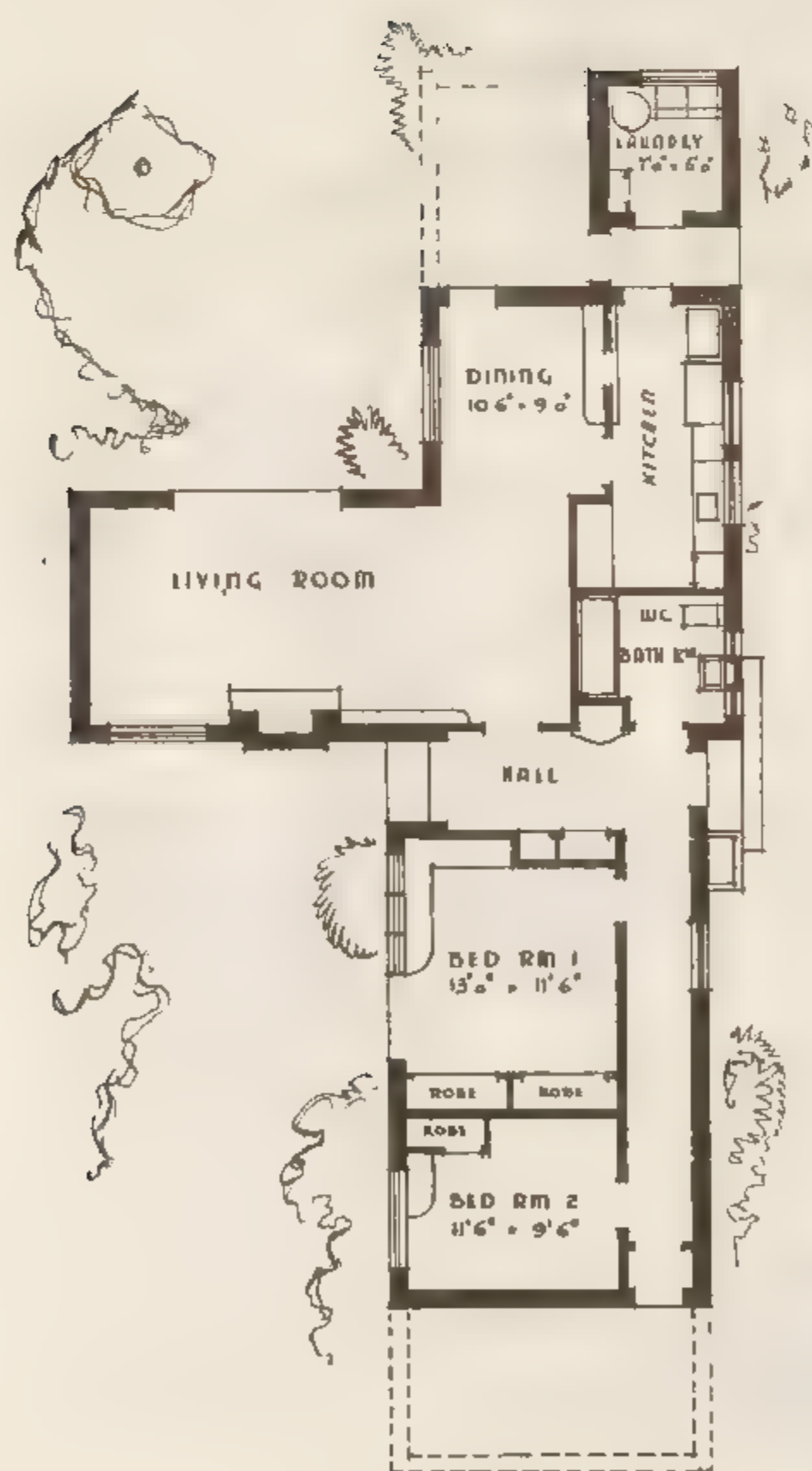
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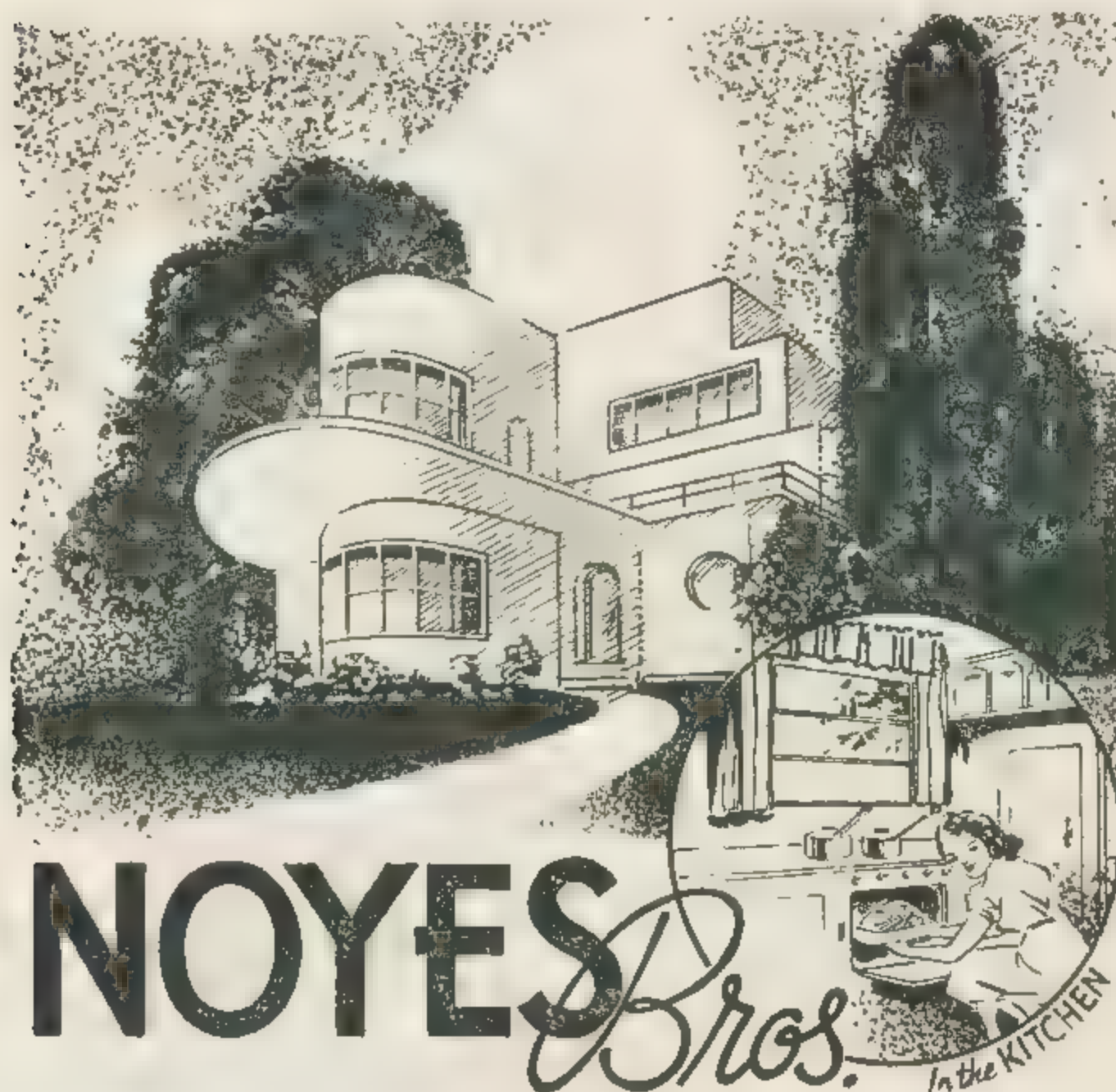
Architect: RHYS E. HOPKINS, B.Arch., A.R.I.B.A., Melbourne



A suburban house planned within the limitations of size imposed by the National Security Regulations, with provision for future extension. Having only the outlook of most suburban blocks, special emphasis has been placed on the planning of the semi-enclosed front and rear garden, each room having a different vista.

The construction is brick veneer, colour washed off-white, with dark brown tiled roof.





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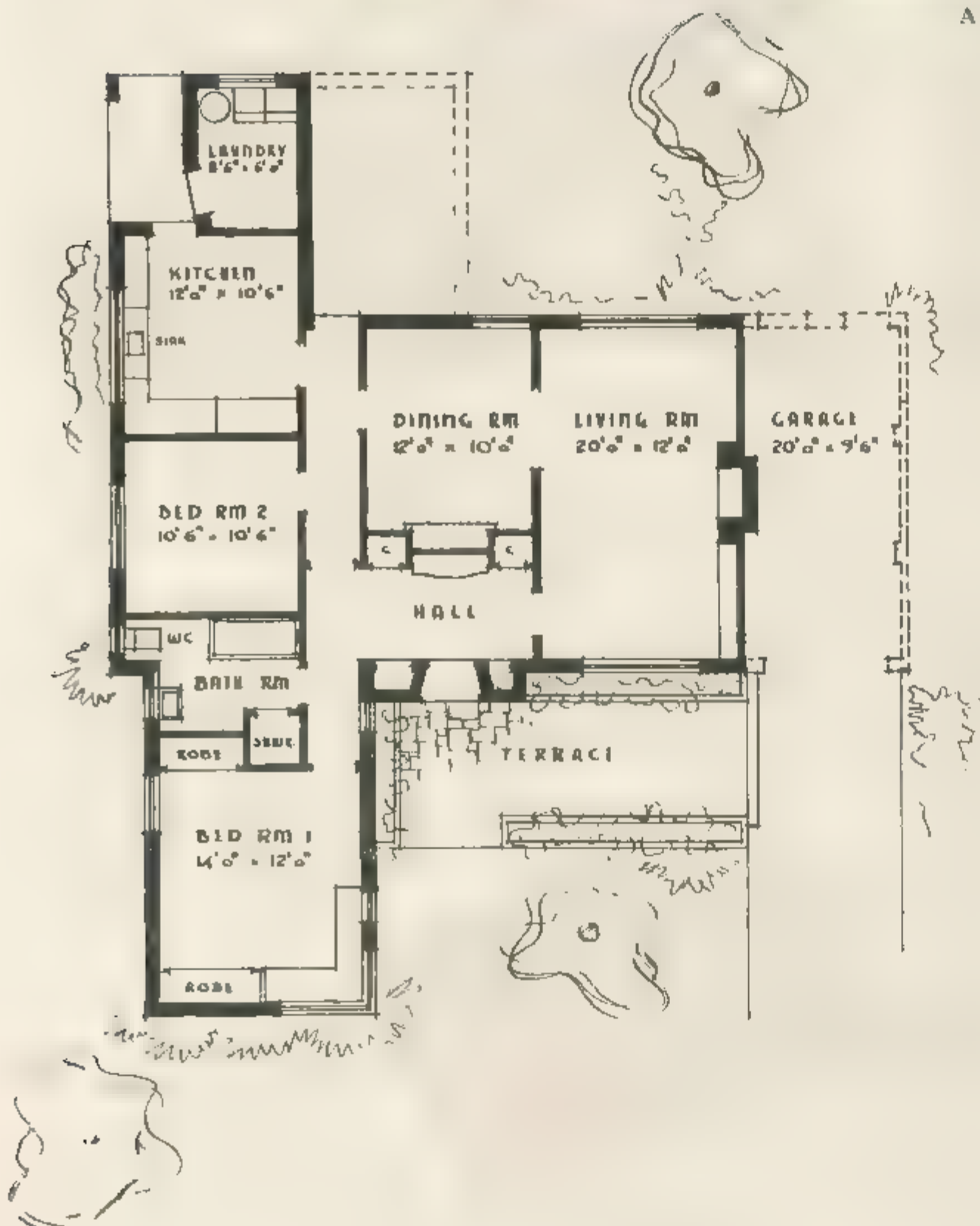
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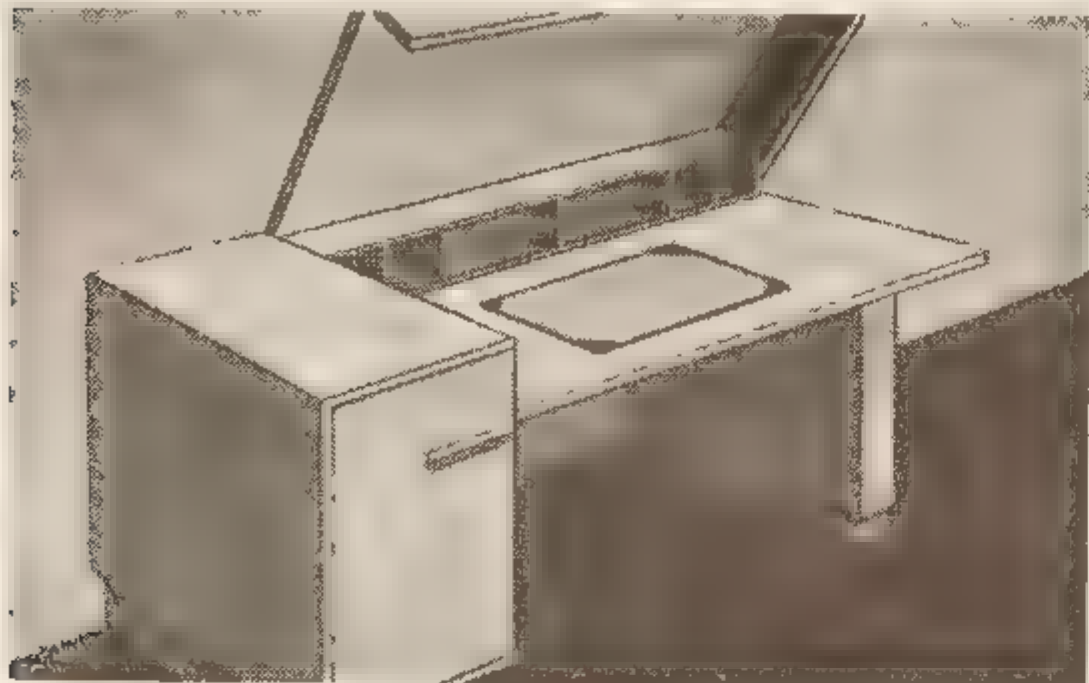


Advantages of good views to both the front and the rear of the house have dictated the placing of the livingroom with its windows at each end. Built-in wardrobes and dressing tables add to the utilizable space.

Construction: Colour washed brick, dark red tiled roof.



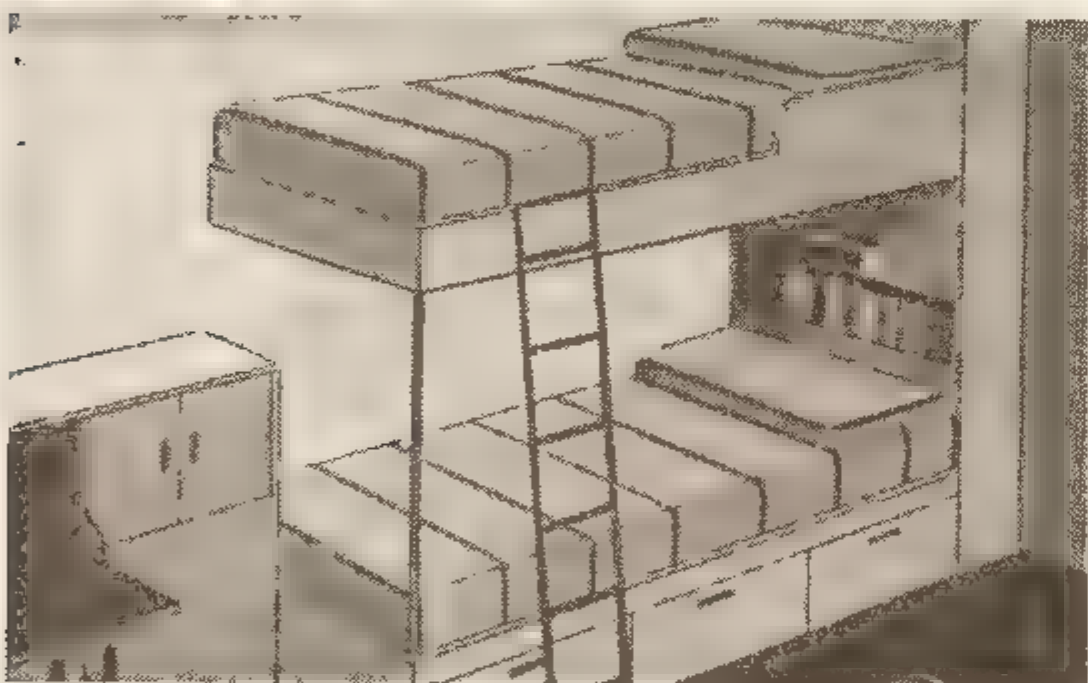
**Writing Desk.** For the family with work to do at home, Masonite has designed this up-to-the-minute desk. It's constructed of Masonite Presdwood finished in clear lacquer, wax or in any colour to suit the room. A hinged cover keeps the desk tidy-looking—even when it isn't!



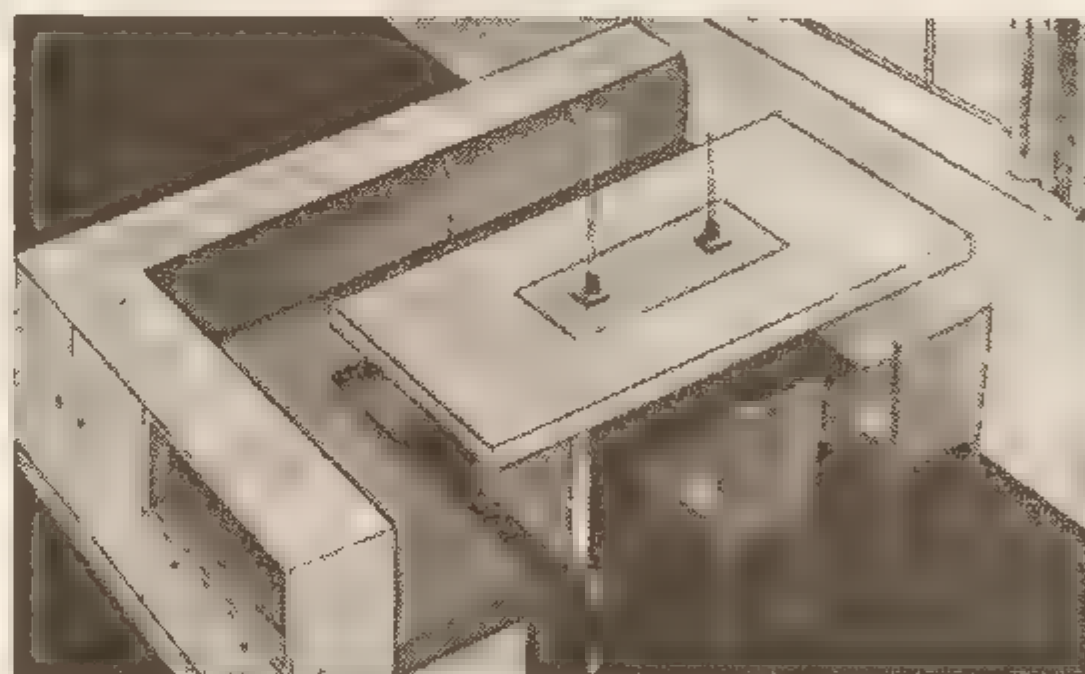
**Fire Surround with Wood and Coal Cupboard.** A "pull-out" hinged container looks after your coal or coke. The compartment at the top is for kindling and split wood. The fuel is there as you want it . . . but it doesn't intrude. With the exception of the coal and coke container, the whole is constructed of Masonite.



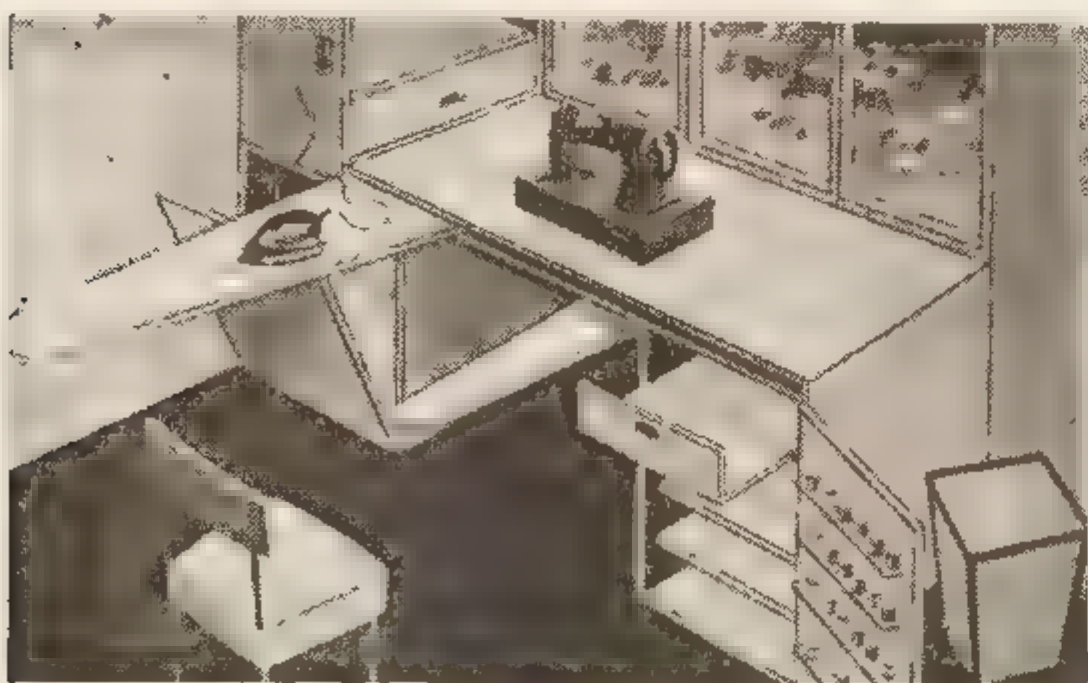
## 5 Ways Masonite can help make your home more "livable"



**Built-in Bunks, Cupboards, Homework Desk.** As an interesting and sensible solution to problems created when children must share a room, Masonite suggests these attractive built-in bunks. Easy to build if you use Masonite. The homework desk with its handy cupboard gives the practical finishing touch.



**Built-in Dining Area with Bookshelves and Storage Cupboards.** Another excellent space-saver for your new home or for an additional room in your present place. In an existing home where a dining room is provided, Masonite suggests that you build a dining area in the living room.



**Ironing and Sewing Centre.** A Masonite idea which will make you actually like ironing and sewing. It's an attractive, neat and business-like work-centre at which both jobs can be done with a minimum of fatigue. Both ironing boards are hinged to fold into the table tops.

**MASONITE** is the perfect medium for the expression of space-saving, home-beautifying ingenuity. Easily worked with ordinary tools, these steel-strong, satin-smooth all-wood boards solve every interior building problem.

*Priority demands for Masonite still make it difficult to obtain, but your personal requirements will be met as speedily as possible.*

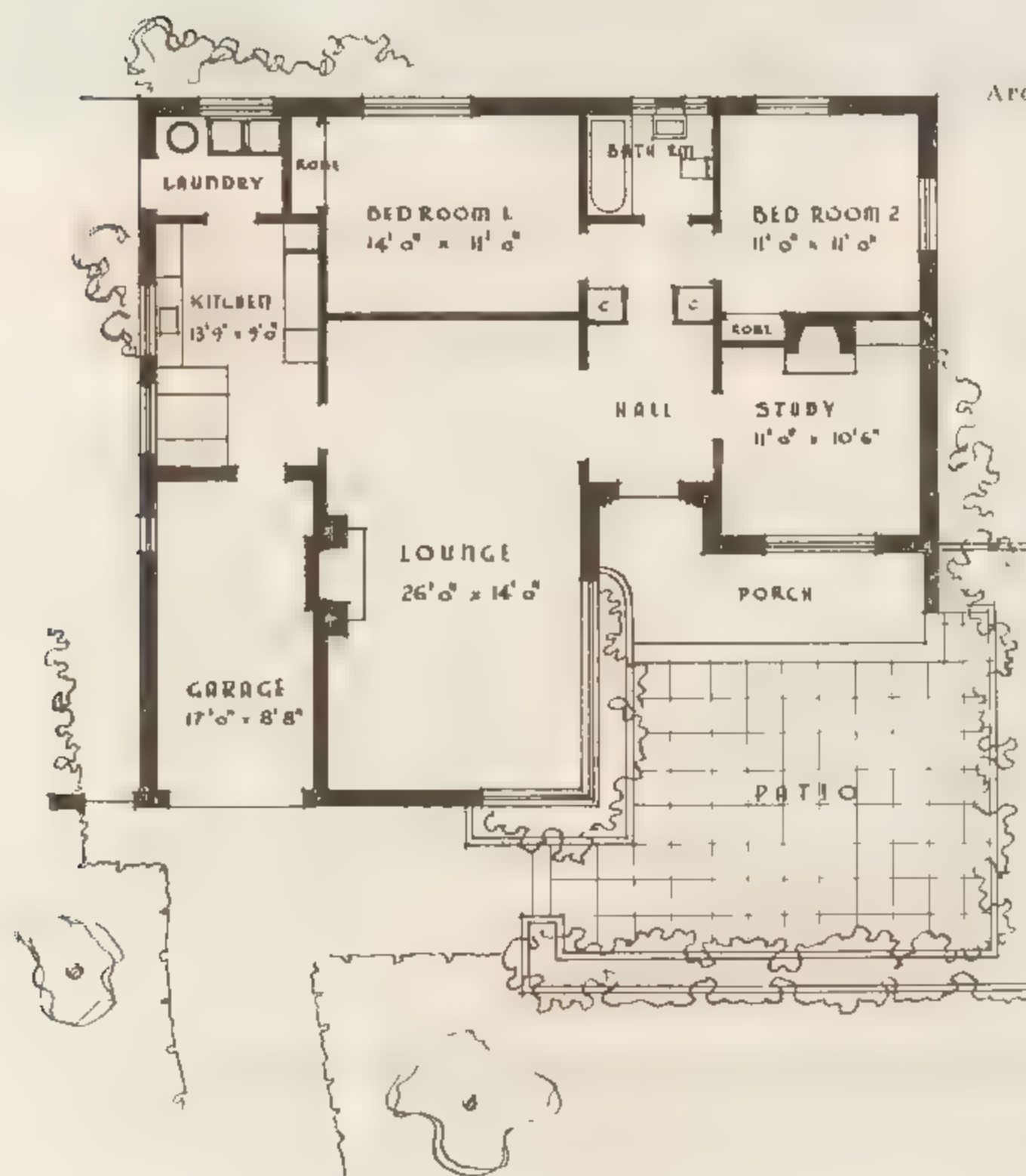


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TEMPRTILE**

Manufactured by:

Masonite Corporation (Aust.) Ltd.,  
Northern Sales Division, 350 Pitt Street, Sydney  
Southern Sales Division, 529 Collins St., Melbourne.





Architect RHYS E. HOPKINS, B Arch, A R L B A., Melbourne

A compact suburban home with a feeling of spaciousness derived from the large lounge and its extensive corner windows overlooking a sunken terrace surrounded by brick flower boxes. The rear of the lounge may be curtained off for dining.

Construction: Cream brick, terra cotta tiled roof.



# How Garden!



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When you are ready to construct a garden in keeping with your home, attractive, methodical in layout, while economical of time in upkeep, you would be advised to consult a garden expert.

Principals of our organisation are always available to inspect your garden site and either give you an estimate to cover the complete lay-out, including labour and plants, or furnish you with a plan of the complete lay-out and a planting guide showing where the trees and shrubs should be planted.

We have a very large range of healthy and well grown plants from which you can make your selection. These are grown in special containers and with few exceptions they can be planted out at any time of the year with perfect safety.

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"Our Reputation is Your Guarantee"

This residence was planned to take full advantage of the 66 feet frontage of the allotment, by designing a triple-fronted house with a front entry.

Although the actual size is less than 1,100 square feet, five large rooms are provided, and the outside appearance creates the impression of a much larger residence.

Each of our homes is specially designed to suit the allotment, the needs and the purse of the owner, and all homes are honestly constructed of the best materials and equipment.

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HOUSE PURCHASE DEPARTMENT





CONTRASTS IN DESIGN DEMON-  
STRATE BUILDER'S VERSATILITY.

This beautiful example of  
"Old English" architecture was  
built in Armadale by Norman  
Johnston.



A splendid example of a compact utility  
home which was built recently in a Mel-  
bourne suburb by Norman Johnston.



## NORMAN JOHNSTON

Master Builder,

10 ANTHONY STREET, GLEN IRIS.

Telephone: U 9494.





This beautiful residence was  
built in Kew.

Builder:  
P. B. NEWTON.

This modern cream brick Home  
was built recently in Fitzroy.

Builder:  
P. B. NEWTON.



## P. B. NEWTON

Master Builder

73 MALANE STREET, ORMOND, S.E.9.

25 Years in Home Construction.

Telephone: UL 4500





This Attractive Home was erected at Nunawading

by

**S. L. SPICER**

Builder & Designer,  
10 LITHGOW AVENUE,  
BLACKBURN.

Telephone: WX 2108.

#### THE HOME AT NUNAWADING.

**LOUNGE** has long corner windows either side of the fireplace—with window seats built in—thus assuring a maximum of sunshine and air—or ease and warmth around the fire.

**DINING ROOM** is also planned to gain full advantage of sun and outlook by having both a large landscape window and double glass doors opening out—the owner planning to have a terrace when materials are available.

**KITCHEN.**—The sink and working bench are under the large corner windows, giving it sunlight and outlook equal to the living rooms. It also combines spacious cupboards with a breakfast alcove with church pew type forms and table.

**BATHROOM** has shower recess and shaving cabinet and is situated conveniently near bedrooms and kitchen.

The plan can be designed to take one, two or even three bedrooms, the floor space for two bedrooms is approximately 1,050 sq. feet. The house can be easily fitted on to an allotment of 50-foot frontage, and is suitable for either corner or inside allotments.

As gas was not available, an electric copper, stove and hot-water service were fitted.





This Modern Timber Residence was erected at Northcote

by

## W. & G. HENDERSON BROS.

Master Builders,  
185 ROSSMOYNE STREET,  
THORNBURY.

Telphone: JW 2054.

Timber—the most economical form of permanent construction.

Features of this well-constructed home include double sliding doors between Dining Room and Lounge and between Hall and Lounge. These doors, designed to eliminate waste wall space are fully glazed in sand-blasted glass.

Two bedrooms and a roomy sleep-out provide reasonable accommodation, and all modern conveniences have been incorporated into the design. The roof is carried out in shaded terra cotta tile.

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HOUSE PURCHASE DEPARTMENT







This Modern Precast Concrete Home was Erected at Jenkins Street, South Caulfield.

by

**E. J. MILLAR & SONS  
PTY. LTD.**

Builders and Manufacturers  
816 GLENHUNTLY ROAD  
GLENHUNTLY, S.E.9.

Telephone: UL 5759

The structure is built with precast reinforced concrete. The foundations are of precast stumps with continuous beam to external walls, on which a special precast beam is set for supporting the columns and wall slabs. All walls are hollow, therefore dampness cannot reach the internal face of walls. External walls are finished with plaster colourtone sand or texture surface and internal walls are finished with fibrous plaster, or as for external walls.

The patentee is E. J. Millar, Master Builder, Melbourne.  
Patent No. 118,460.



*Modern Finance for Modern Homes*  
**THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED**  
**HOUSE PURCHASE DEPARTMENT**





This Modern Residence was erected in Bentlyigh

by

**R. DARRAGH**

Builder and Designer

TUCKER ROAD

BENTLEIGH

Telephone: XU 2277

The home illustrated comprises six spacious rooms, Dining Room and Lounge Room separated by large double doors, three Bedrooms, Kitchen with modern fittings, and Tiled Bathroom with Shower Recess. The Wash-house and Lavatory are under the main roof, but the Garage is a separate building. Complete information and estimates for this or any other home will be gladly supplied on request. Ring Mr. Darragh for an appointment to discuss the details.

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HOUSE PURCHASE DEPARTMENT







This Beautiful Home was Built in Mont Albert

by

**A. H. SCHULZ**

Builder & Contractor

1 LINCOLN STREET  
RICHMOND

Telephone: JA1333

The home featured on this page has a beautiful lounge which opens on to the garden. Special feature of the Entrance Hall which gives access to a very fine Dining Room is the staircase with wrought iron balustrade. Kitchen has extensive built-in cupboards and terazzo-topped buffet. Upper floor consists of 4 large Bedrooms with built in wardrobes, a Bathroom and a Sun Balcony. A second Bathroom is situated on the ground floor.

Mr. Schulz will gladly supply further details of this or any other home and deal promptly with enquiries from prospective builders.



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HOUSE PURCHASE DEPARTMENT





This Solid Brick Residence was erected in Aisbett Avenue, Burwood

by

**G. W. DORE**

Master Builder & Designer

59 SUMMERHILL RD.  
GLEN IRIS

Telephone: WM1288

Features of the residence in this illustration are the ample built-in cupboard space. Each bedroom is supplied with a built-in wardrobe, and the main Bedroom is fitted with a built-in combination wardrobe and dressing table, with mirrors, drawers, etc. Coat cupboard, linen press, etc., are also built in. The Lounge Room has low bookshelves on each side of the open fireplace, and the Dining Room has a built-in gas fire. A gas hot water service is installed in the building. The Kitchen is tiled, and fittings include a stainless steel sink, table model gas stove, dresser, refrigerator, etc. A breakfast recess, with table and seats, is adjacent. The Bathroom and shower recess are also tiled, the shower recess being equipped with a breast-type shower. The windows are casements with a cabinet placed between them. A porcelain enamelled bath and pedestal basin are installed in the Bathroom. The floor of the Bathroom, shower recess and W.C. is finished in mosaic tiling. Ample allowance has been made for the electrical fittings, such as carpet sweepers, radios, etc., power points having been installed at several points throughout the house. All points are similar, facilitating the exchange of appliances from room to room.

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HOUSE PURCHASE DEPARTMENT







This Modern Home Was Built in Ormond

by

**J. W. RIVAL**

Builder & Designer

1 PALM COURT

EAST ST. KILDA

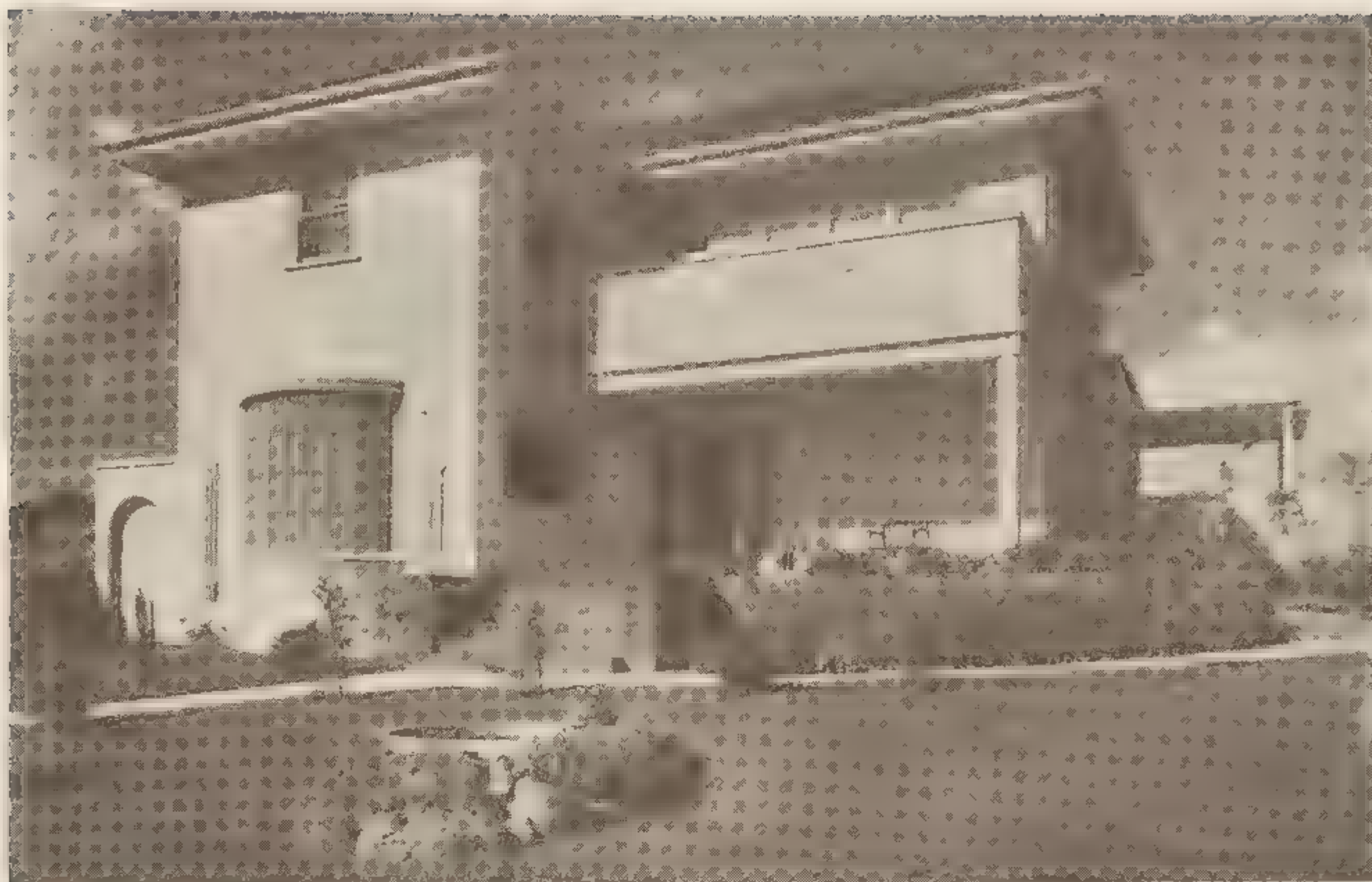
Telephone: Win. 4140

A special feature of this attractive home is the artistic use of brown manganese and cream bricks. These colours blend admirably and the resultant two-tone effect is most pleasing. The layout provides for two Bedrooms, Diningroom, Lounge and Kitchen. Steel windows ensure extra light and play no small part in creating a general impression that this is the typical modern home. Mr. Rival will gladly supply information in respect to this or any other home on request.



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**HOUSE PURCHASE DEPARTMENT**





This Modern Home was built in East Ivanhoe

A. G. HEDLEY, Architect

by

**A. F. LARSEN**

Builder and Contractor

10 KOORINGA ROAD

ORMOND

Telephone: UL 2225

The home pictured on this page has a beautiful Lounge Room which takes the whole depth of the house, Dining Room, Den and Kitchen on the ground floor. The upper floor consists of three Bedrooms with large built-in wardrobes, Bathroom, and large Sun Balcony. The Garage is separate. Mr. Larsen will supply further details with pleasure. A selection of plans and sketches is always kept on hand; enquiries are welcomed and are handled promptly.

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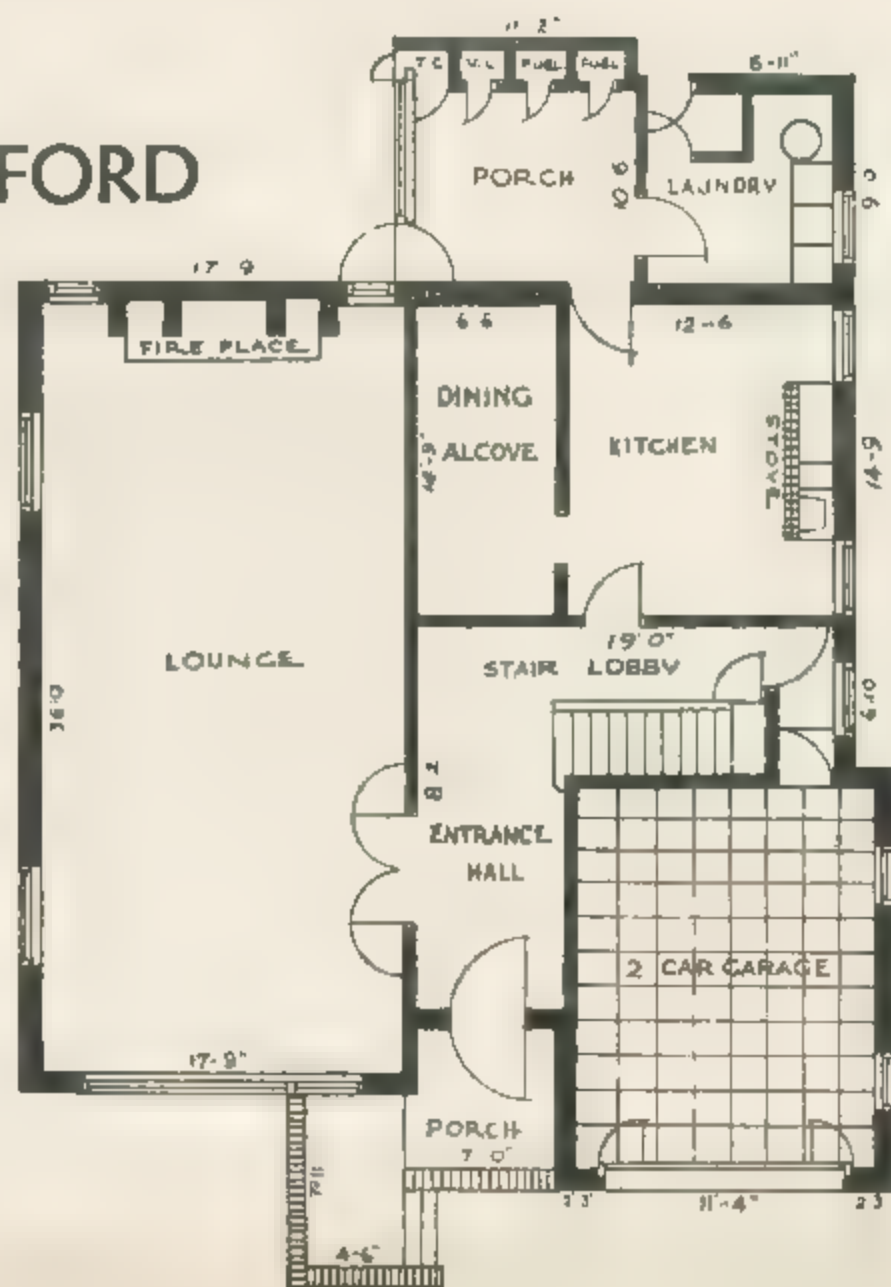


This Modern Residence was erected in Camberwell.

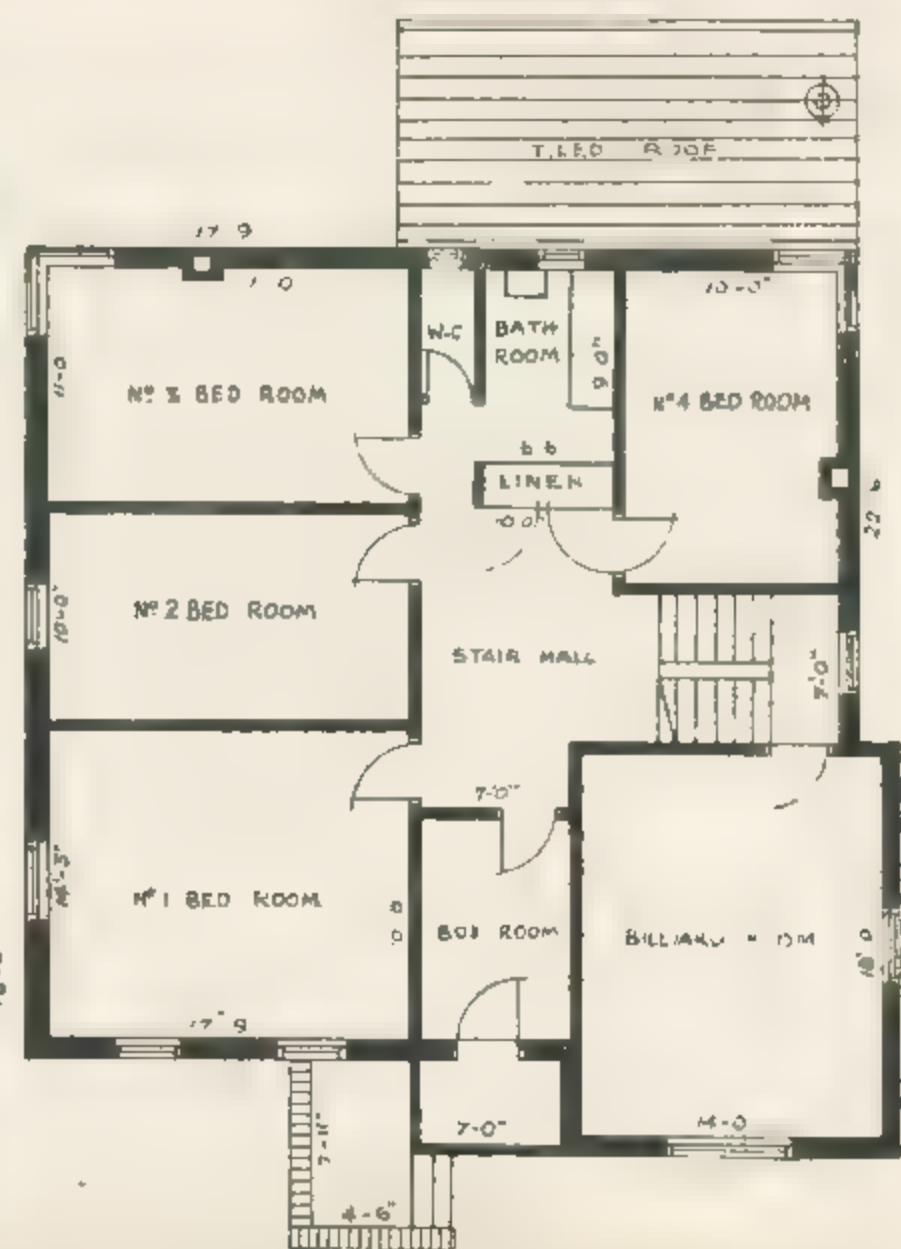
by  
**CLEMENTS LANGFORD  
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Builders & Designers,  
 275 BRIDGE ROAD,  
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Telephone: JA 3101.



GROUND FLOOR PLAN



FIRST FLOOR PLAN



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We build to any Design on your land or on  
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282 GEELONG ROAD, WEST FOOTSCRAY

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Estimates Submitted—Finance Arranged

TELEPHONE  
MW 2315





## BATHROOM BEAUTY...

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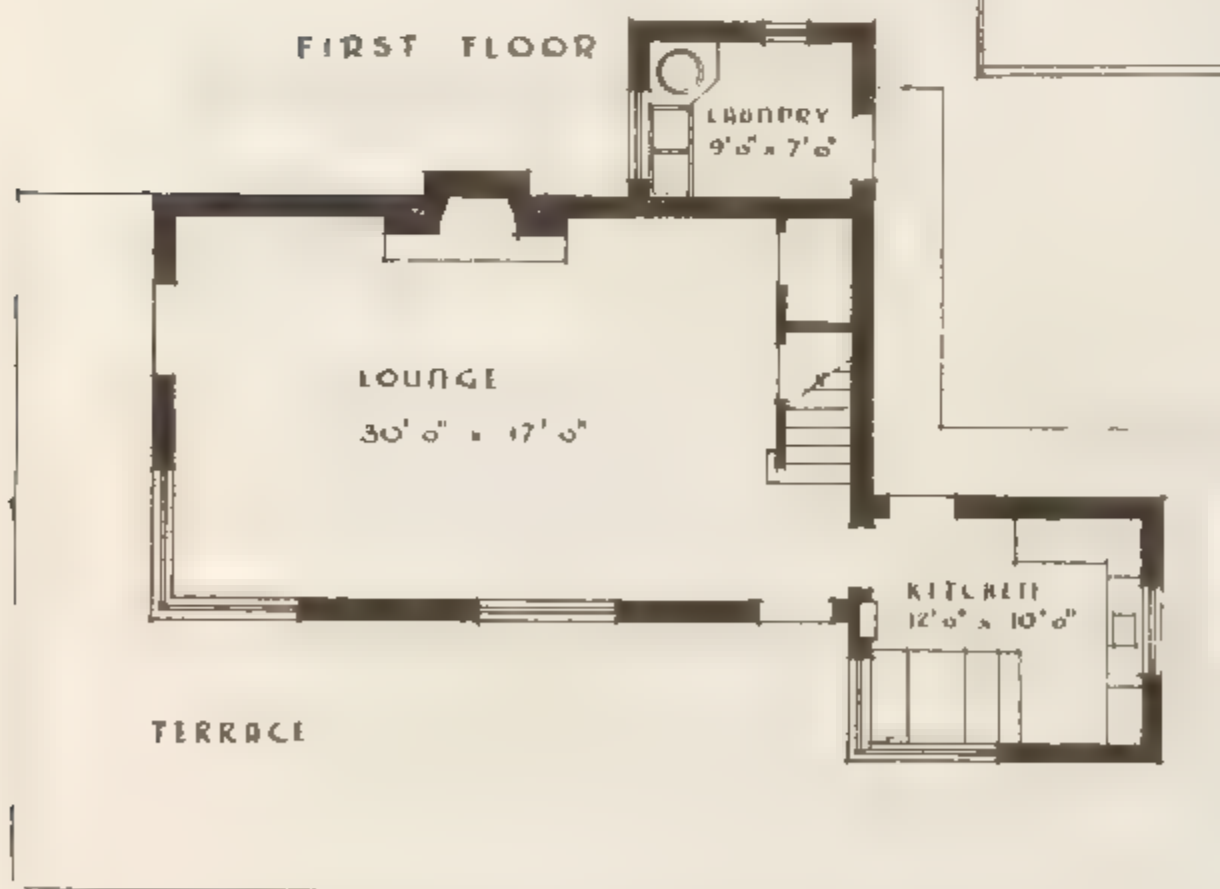
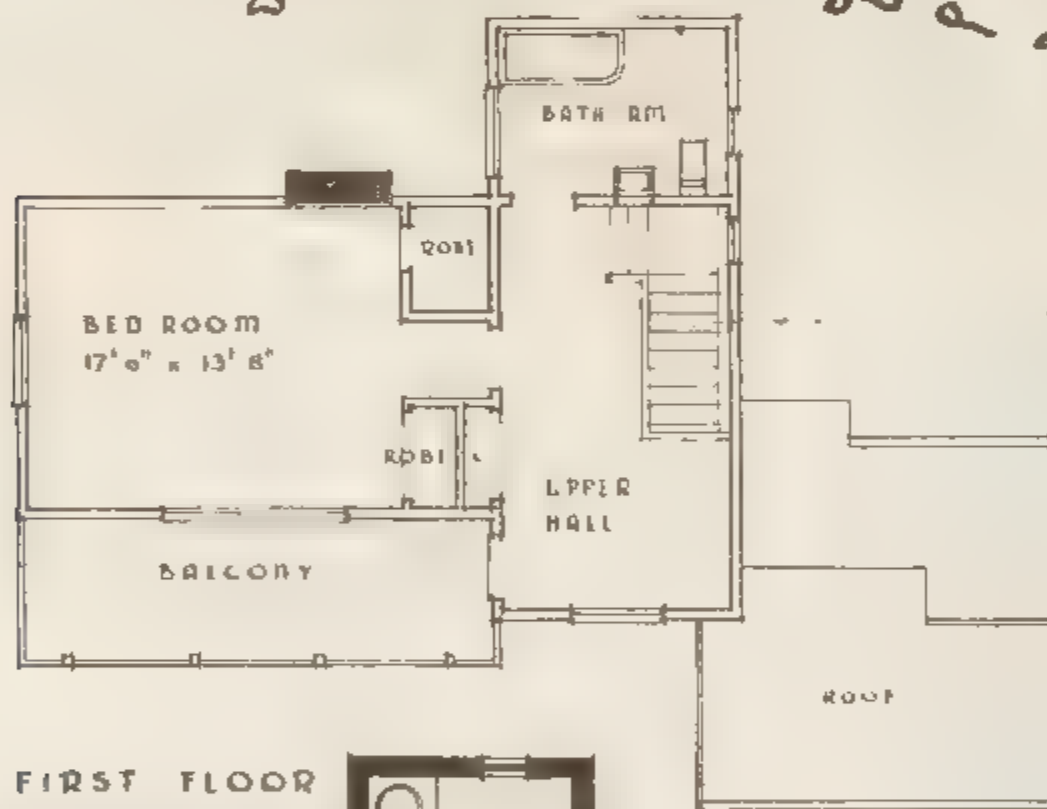
MITCHELL'S PRODUCTS, 16 BAKER ST., RICHMOND, VIC.

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Architect: RHYS E. HOPKINS, B.Arch., A.R.I.B.A., Melbourne

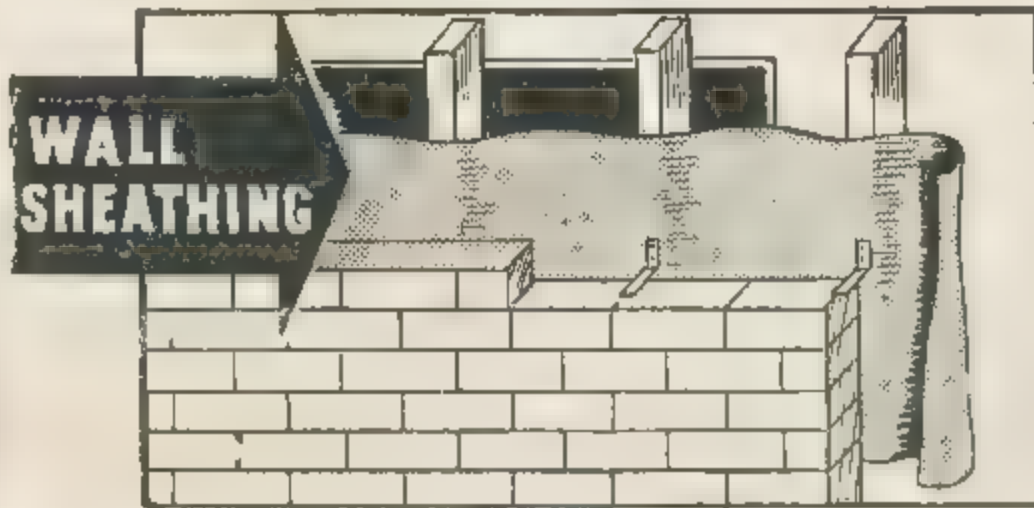


A holiday home overlooking the sea; the kitchen being placed well to the front to enable the housewife to enjoy the view. . . The upper hall may be screened off to accommodate an occasional guest; provision is made for the addition of future bedrooms around a courtyard.

The construction is brick on the ground floor and wide redwood weatherboards on the upper floor.

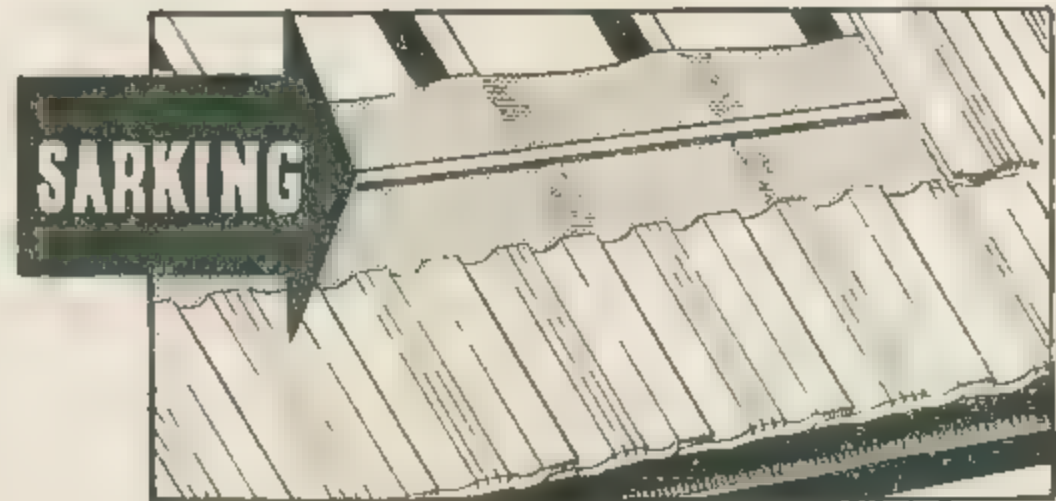


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**WALL SHEATHING** . . . Wall sheathing is there to stay. It cannot be replaced without removing the outer walls. That is why it is so important to always use Sisalkraft for "between walls" protection. It defies dust and insects indefinitely.

*This principle of sheathing applies to weatherboards, fibro cement, or galvanised iron, etc.—so cheap, so effective.*



**SARKING** . . . Folded loosely over rafters, Sisalkraft forms a series of natural waterproof troughs that catch and run off drips and moisture and protect ceilings indefinitely against stains and cracking.

SISALKRAFT TO SARK A HOUSE OF 12 SQUARES COSTS (APPROX.) £6

Protect the interior decorations of your house, or the home you may be planning —  
Sisalkraft will INSULATE your roof. A complete insurance against moisture penetration.

## "SISALKRAFT"

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Inspect the large range of "RENOWN" Windows in our Showrooms, near the corner of Lonsdale and Spencer Streets, or send for free literature.

**624 Lonsdale St., Melbourne**  
'Phone MU 6361



## When Building fit "RENOWN" WINDOWS

Specify "RENOWN" EXTRA-VISION WINDOWS in your Post-War home, when consulting your Architect or Builder. Discriminating home-builders will find them modern and attractive; yet very serviceable.

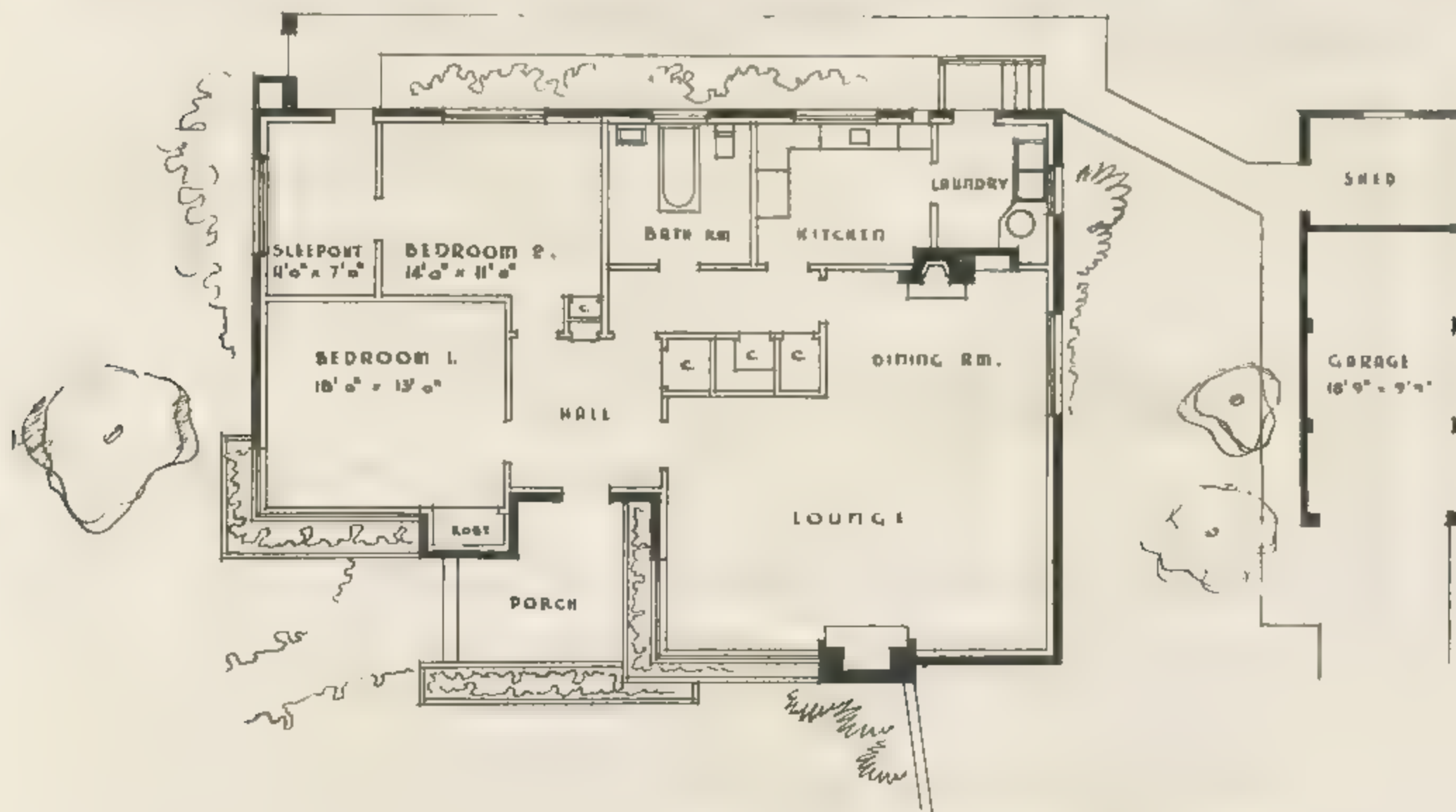
Complete, single, double and triple units, fitted with unique spiral sash balance. Double Hung, not Casement, giving more light and fresh air. Delivered with sashes ready hung Rustless, ensuring long, trouble-free life.

## H. BEECHAM & CO. PTY. LTD.





Architect: RHYNE HOPKINS, B.Arch., A.R.I.B.A., Melbourne



A home in a country town with all the conveniences usually associated with city dwelling. An effect of spaciousness is obtained through the use of a combined lounge and diningroom which can be separated by curtains. A feature of the house is the ample cupboard storage space.

Construction: Cream brick-veneer with brown tiled roof.

*Modern Finance for Modern Homes*

THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED  
HOUSE PURCHASE DEPARTMENT





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*A Company with a good reputation for prompt and liberal payment of Claims*

F. HYDE, General Manager





Architect: RHYS E. HOPKINS, B Arch., A.R.I.B.A., Melbourne

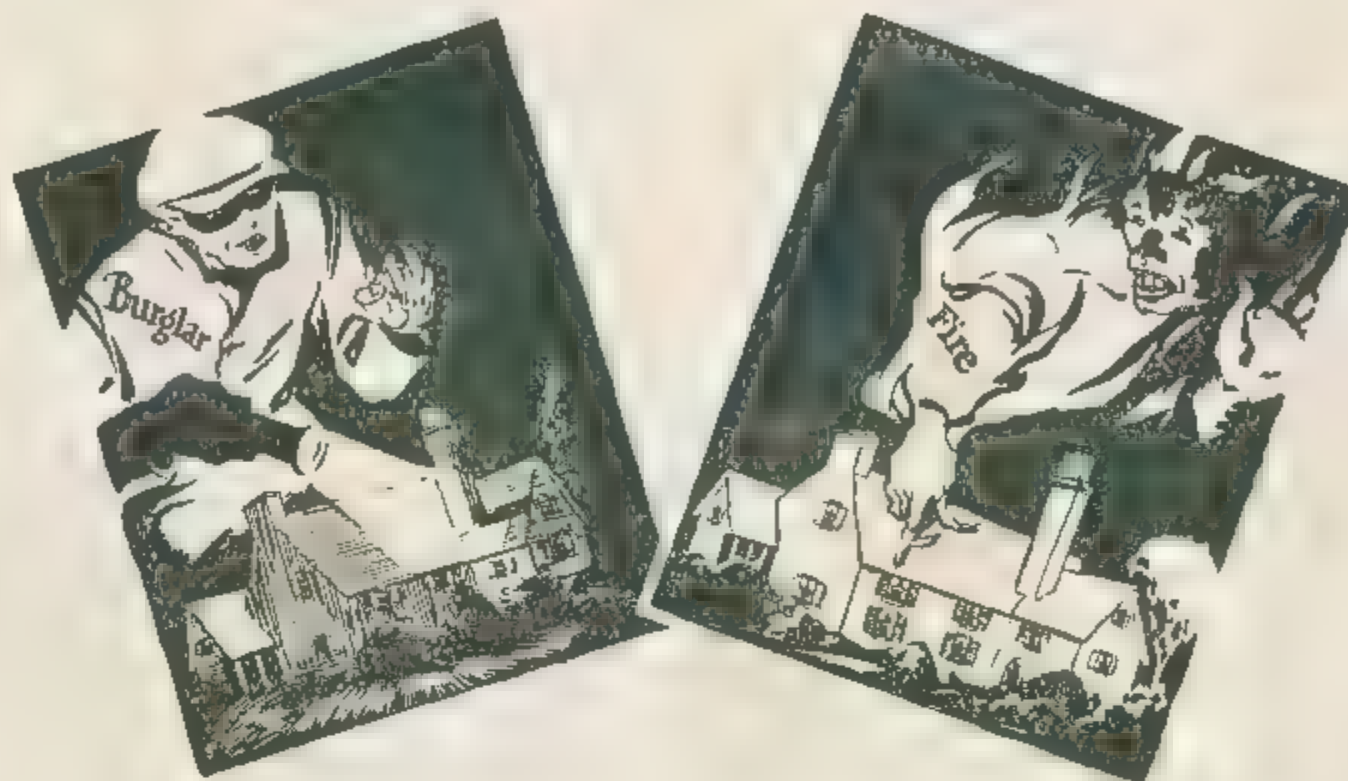
This home was designed to satisfy the immediate needs of a married couple, provision being made for the future addition of either one or two bedrooms. To minimise house work the maximum use has been made of built-in furniture, which includes the dining-room sideboard, lounge bookshelves, fuel box, and radio, and wardrobes, dressing table and bed in the bedroom.

The house is set well back from the street with a private garden formed in front of the lounge terrace.





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# Fresh Air Heating

## SCIENTIFIC APPROACH TO AGE-OLD PROBLEM

**D**OWN through the ages man has been faced with the problem of providing warmth in the home. Is it not surprising how long his technique has remained at a standstill? The problem has been approached scientifically of recent years, but such approach was certainly long overdue.

Improved methods have been devised, each possessing some individual and highly desirable feature. For example, some have concentrated on obtaining speedy heat, while others have made super economy their main objective. Now, as a

fresh air and quickly warms the entire room, evenly, pleasantly and safely.

In order to emphasise the advantages of "Wonder-Heat," let us proceed to contrast the unit with the ordinary open fireplace:

**Heats Entire Room:** Where the ordinary fire heats only a portion of the room, this method keeps the entire room at an even, comfortable heat. No more need to crowd round the fire with scorching feet and frozen backs.



Illustrating the "Wonder-Heat" Console Model which does not require a fireplace. Other models are illustrated on next page.

result of intensive research and the application of modern domestic heating principles, a system has been perfected which offers many outstanding features.

"Wonder-Heat" Air-conditioning, as this system is known, provides a continuous supply of

**No Draughts:** The ordinary, open fireplace draws the air from the room; consequently, all draughts are towards the grate, and air currents are cold. Under these conditions, sitting near doors or windows is an uncomfortable and unhealthy business. With "Wonder-Heat" all air



The Hearth is Still the Heart of the Home!

## **Wonder-Heat** *Air-conditioning* **Fire**

HEATS THE WHOLE ROOM EVENLY



IN-BUILT type—No. 1 Model. (Will heat any average size room.) As installed Beaufort Model Home.

Also CONSOLE type (for rooms without fireplace). Available in four sizes.

NEW      ATTRACTIVE      HEALTHY

No Brick Chimneys Required  
No Maintenance  
Simple Installation

FOUR TIMES MORE HEAT FROM ANY FUEL!

**WONDER-HEAT COMPANY**

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- MODERN HOME HEATING
- ATTRACTIVE APPEARANCE
- OUTSTANDING EFFICIENCY
- PERFECT SAFETY
- ABSOLUTE ECONOMY
- MINIMUM CLEANING



IN-BUILT type—available four sizes. Illustrating existing fireplace modernised by Wonder-Heat—yet retaining cheerfulness of open fireplace. (Note panelling-in of old opening.)



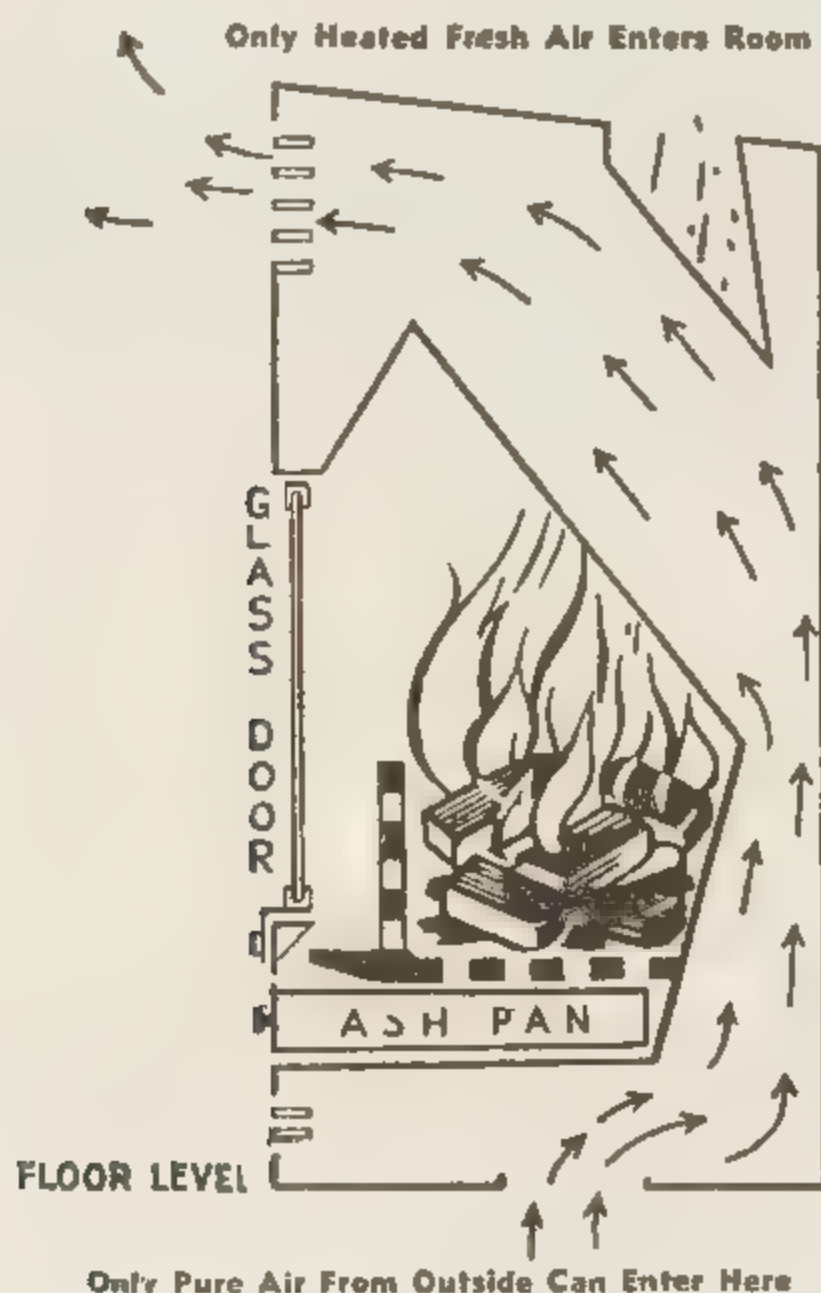
currents are away from the fire and are of fresh, warm air. Writing, reading or working in any part of the room is pleasant and perfectly safe.

**All Air is Fresh:** Only pure, warm air is circulated in the room. The armour-plate glass door prevents the escape of smoke, fumes, ashes and dust. No sparks or embers can fall out of the fire and nothing can fall into it.

Radiation from the fire door adds to the warmth in the room and with the fire burning brightly, there is that cheerful open fireplace appearance that no other modern heating system can offer.

**Burns Anything:** Any fuel can be used (wood, coke, coal, briquettes, mallee roots, etc.).

**Easily Controlled:** An open fire cannot be controlled satisfactorily, but with the Wonder-Heat it is a simple matter to regulate the heat by adjustments to the draught. The unit can be banked or brought up to full output in a few minutes.



**Lifetime Service:** The heater is attractive and solidly built to last a lifetime. Models in various sizes and finishes.

The accompanying sketch illustrates how 80 per cent. waste is eliminated and heating capacity is increased.

Much public interest and approval was evidence in the Wonder-Heat unit installed in the Beaufort Model Home, recently displayed at the Treasury Gardens. The unit was chosen by the Victorian Housing Commission from a large field of other types of heating systems.

Wonder-Heat is also used and endorsed by other Government Departments such as Public Works, Public Health, Victorian Railways, State Electricity Commission, hospitals, schools, etc., as well as leading architects and builders.

Units are reasonably priced and new home builders can effect appreciable saving in labour, material, costs and space by the adoption of this heating method.

No brick chimneys are required, a Fibrolite Flue being all that is necessary. As the unit is completely encased in steel, no brick base or expensive surrounds such as tapestry bricks, tiles, etc., are required, in place of which modern, attractive and less costly designs such as Masonite, Fibroplaster, Plywood, etc., can be applied.

One unit is capable of giving sufficient heat to supply warmth to two or more rooms, and keen home builders who investigate Wonder-Heat will quickly recognise the many advantages that this unit provides over all other heating systems.

In view of the negligible initial outlay and the subsequent economy in operation costs, the new home builder would be well advised to investigate this system when discussing plans with his architect or builder.

*Modern Finance for Modern Homes*

THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED  
HOUSE PURCHASE DEPARTMENT







Modern interior of a home built with Fibrous Plaster. The room is finished with Fibrous Plaster, which is fire-resistant, hygienic and vermin-proof. The room is finished with Fibrous Plaster, which is fire-resistant, hygienic and vermin-proof.

Be sure that the interior of your home is distinctive and modern by using Fibrous Plaster, the fire-resistant, hygienic and vermin-proof material that can be invisibly jointed to produce smooth and unbroken wall surfaces.

Merely choosing Fibrous Plaster for the interior of your home is not enough, you must be sure to specify that the Fibrous Plaster manufacturer carries out the work of installing and finishing the Fibrous Plaster in your job. Skilled tradesmen employed by the manufacturer are specially trained for this purpose.

A wide range of beautiful ornamental cornices, centre panels, etc., are available for selection from your local Fibrous Plaster manufacturer. Consult him before you commence building operations—his advice is free. The name of your nearest manufacturer can be obtained by simply ringing MU 5396.



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**FIBROUS PLASTER MANUFACTURERS ASSOCIATION OF VICTORIA** 351 ELIZABETH STREET, MELBOURNE. Tel. MU 5396



# COMFORT IN THE MODERN HOME

HOW often do we hear "Oh, Mrs. So and So has a lovely modern home." To most people this means that the house is of brick construction and has been built recently, and in it we would expect to find a smart kitchen well equipped with cupboards, etc., and a bath room mainly consisting of Porcelain, tiled walls and Chromium Plate.

Apart from these details, little thought has been given to the proper use of present day knowledge in relation to planning and usage of materials, factors which are just as important as the Kitchen and Bath room if a really modern house is desired.

To prospective home builders, livability and comfort should be the first consideration, and it should be remembered that such things as corner windows and rounded corners, if placed indiscriminately, will not benefit a home in this direction, although the use of such things in moderation will in many cases improve the appearance of a home.

Fundamentals governing the livability of a home are—

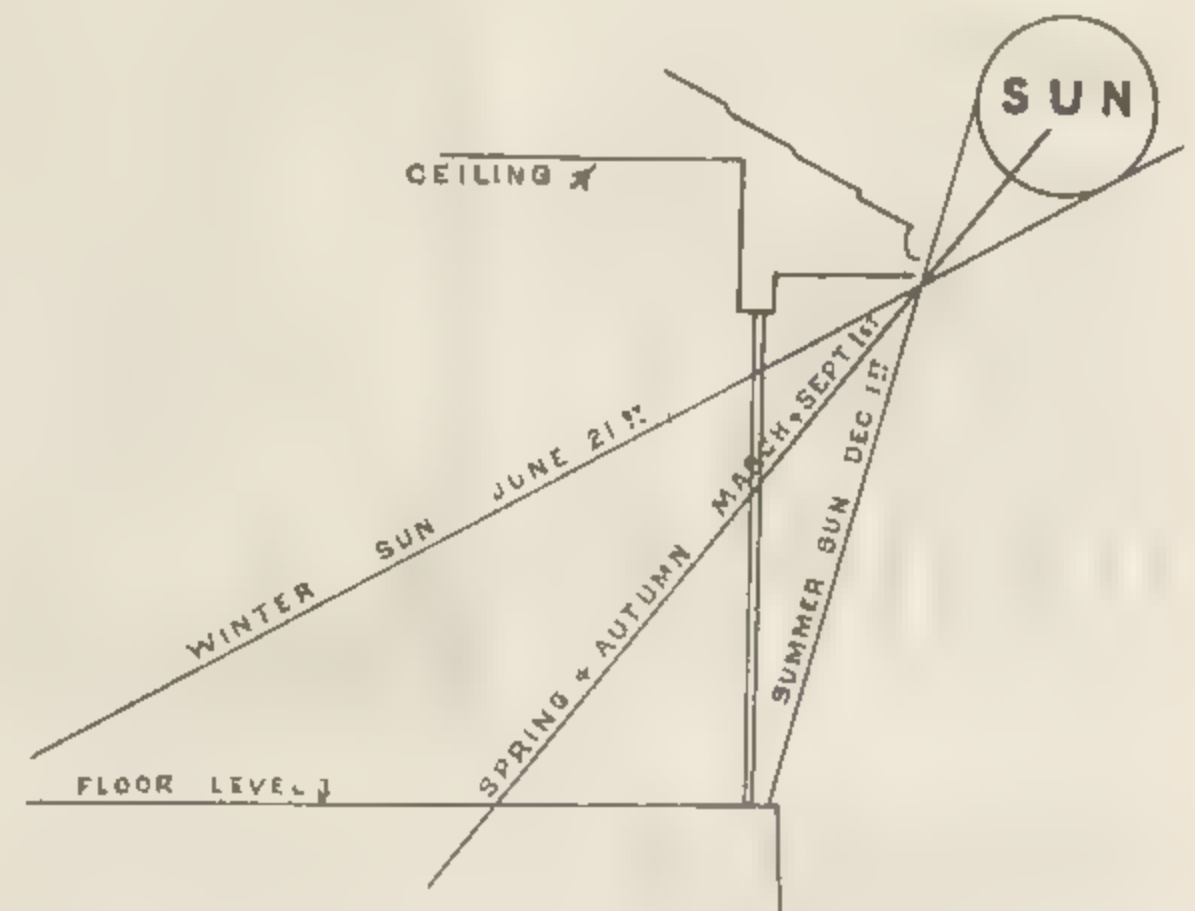
1. The arrangement of rooms in relation to their use. For example, Bedrooms should be grouped around the toilet facilities, while the Living room, Dining room and Kitchen should closely linked for easy service of meals.
2. Each group of rooms should be arranged to take advantage of the orientation of the land on which the home is to be built. Different views are held regarding which way Bedrooms, etc., should face, and individual requirements almost always over-ride the conventional view that Bedrooms should face East.
3. Some provision should be made for access from the Living room of the home to a private garden where the occupants of the home can either relax, sun bathe, or partake of meals in suitable weather. Such a private garden adds to the livability of even the smallest home.
4. Provision should be made for play space and storage of toys in homes where small children

are in evidence. Mother's work is much easier under such conditions, compared to when toys are scattered all over the house.

5. Choose a type of building construction that can combat climatic and/or local conditions.

Careful attention to these points, and other factors to be discussed later of a seemingly minor nature but which are none the less important and must be taken into account, will produce the ideal livable home. Among these other factors are location and exposure of windows and doors, use of wall and ceiling insulation, roof ventilation, and choice of internal linings.

Let us first discuss the exposure of windows and doors. It is generally believed that window or door openings with a Northern aspect are to a great extent the cause of high internal temperatures in houses during summer, and there is no doubt that this is so the glass is subjected to



direct contact of the sun's rays and if doors are left open to allow hot air into the home. However, if the home is built with wide overhanging eaves the sun, during the summer months, cannot come into direct contact with the glass resulting in a much cooler house. Such wide eaves will not affect the entry of the sun's rays into the home during winter months as the sun is lower in the sky. (See Sketch).



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Windows facing East and West, however, cannot be screened from the summer sun by the use of wide eaves. However, louvre shutters or venetian blinds can be used with satisfaction in these positions. In particularly hot climates, it is wise to reduce the number of windows facing East and West to a minimum. American architects have developed what is now known as a Solar house. This home is designed with all the main rooms facing the sun, which in Australia would be the North. The basis of the Solar house is simply that the rays of the sun are used to heat the house in wintertime, via large glass areas facing North. The mechanics of this arrangement become apparent after a study of Sketch 1. The layout of such a home can be both livable and economic for it provides for the integration of indoor and outdoor living to a high degree. In Australia a typical solar house would have large glass areas in the Living and Bed Rooms which would be planned to face north and receive the benefit of the sun's rays in winter.

It can readily be seen that doors which are normally left open during the day for convenience—the Kitchen service door for example—will be the means of introducing into the house any hot or cold winds if they are located in a position that will catch such winds. South-east or Easterly exposure of such doors is desirable.

American home builders for many years used wall and ceiling insulation such as mineral wool as a means of keeping the heat inside their homes in winter times—American homes being heated in the majority of cases, heat losses must be minimised. In Australia we can use this principle in reverse—to help keep our homes cool in summer and warm in winter.

Here in Australia we have followed English practice by adopting for our ideal the solid brick home, which is not the most suitable for the Australian climate where great extremes of temperature are experienced. The solid brick home, while lasting a lifetime, has the disadvantage of becoming unbearably cold in winter and in summer during the long unbroken days of hot weather, the brickwork warms up and does not cool down during the night because bricks being dense absorb heat slowly and dissipate heat slowly.

Architects are now inclining towards the view that the most suitable type of construction for Australian conditions is the Brick Veneer type. Homes built in this manner combine the best qualities of Brick and Timber construction, be-

sides which they can be properly insulated against extremes of heat and cold with such materials as mineral wool, a product quite new to Australia but used for years by American home builders. This material consists of a mass of gossamer fine filaments blasted from molten rock by high pressure steam jets. This mass of fine fibres entrap millions of tiny air cells, which in fact form over 90% of the mass of the material forming a perfect fireproof insulation.

Mineral wool is supplied as granulated or loose wool for packing the walls and ceilings of existing framed houses or the ceilings of new homes; it is also made in the form of batts 2", 3" and 4" thick and cut to sizes that will fit tightly between the timber framing members of new construction.

While talking of insulation, it is well to consider the effect of roof space on internal temperatures. Most Australian homes are constructed with pitched roofs which enclose above the ceiling a large quantity of air. If this air space is not ventilated or provided with mechanical means of air circulation, the addition of insulation such as mineral wool at ceiling line is largely wasted. Movement of the air in this space is essential and the installation of gable louvres and ventilated eaves is usually sufficient to ensure adequate air circulation. The recommended ventilation for such roof spaces is 12 square inches to each 100 square feet of ceiling space. Roof ventilation is a must for all Australian homes, and particularly homes with galvanised corrugated sheet iron or asbestos cement roofs.

The internal linings available today for modern homes are far superior to those which home builders had to be satisfied with 20 years ago. In those times 6' x 3' sheets of Fibrous Plaster, Plywood and Asbestos Cement had superseded the old ½" V jointed T. & G. lining to the satisfaction of all. Now, however, home builders are able to obtain Fibrous Plaster in large sheets 7'00" high and up to 20'0" long, sufficient to cover the entire wall of a room to door head height without the use of any cover moulds at all. The finished appearance of homes where this modern material is used is identical with that in the most expensive brick home.

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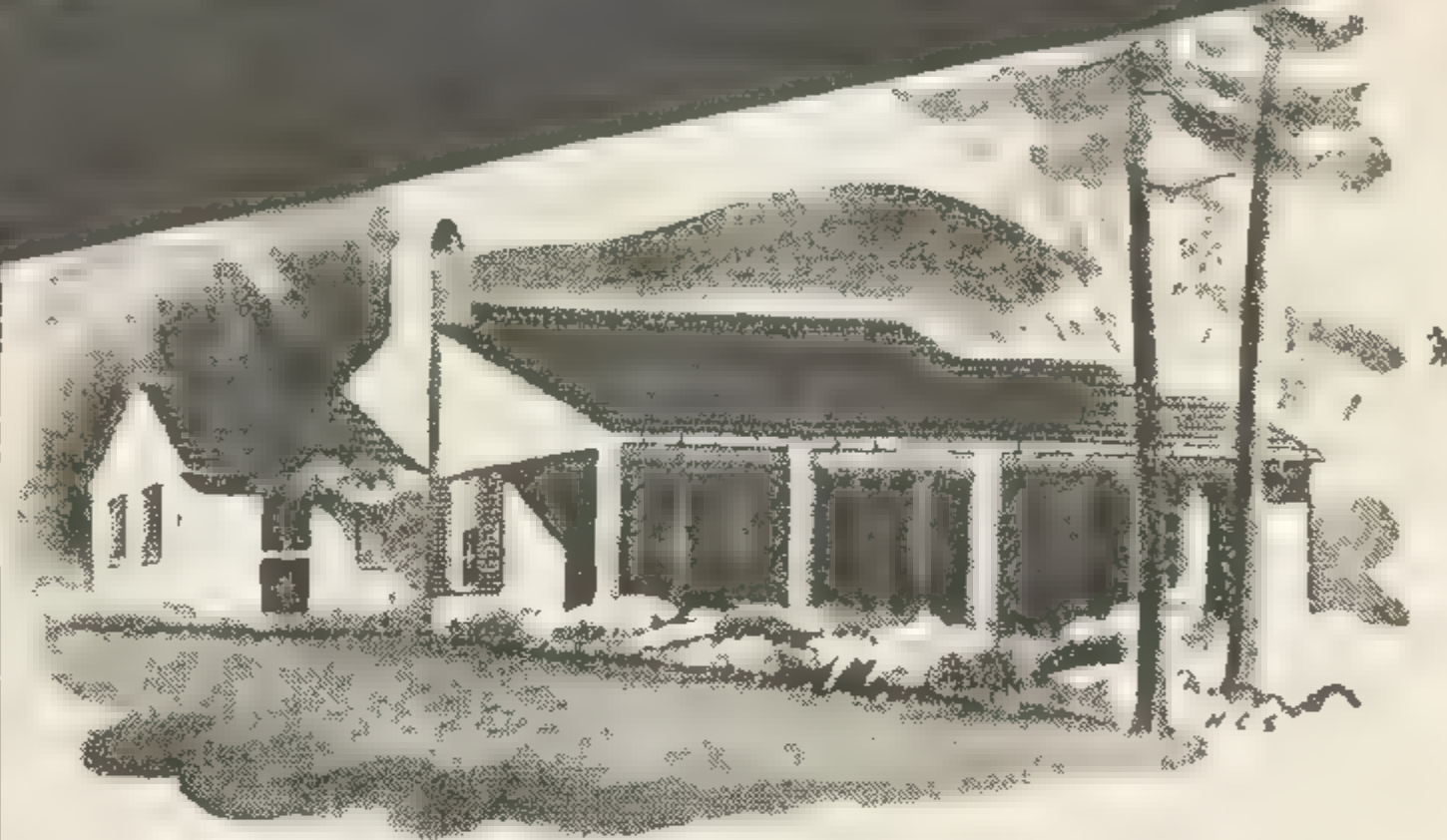
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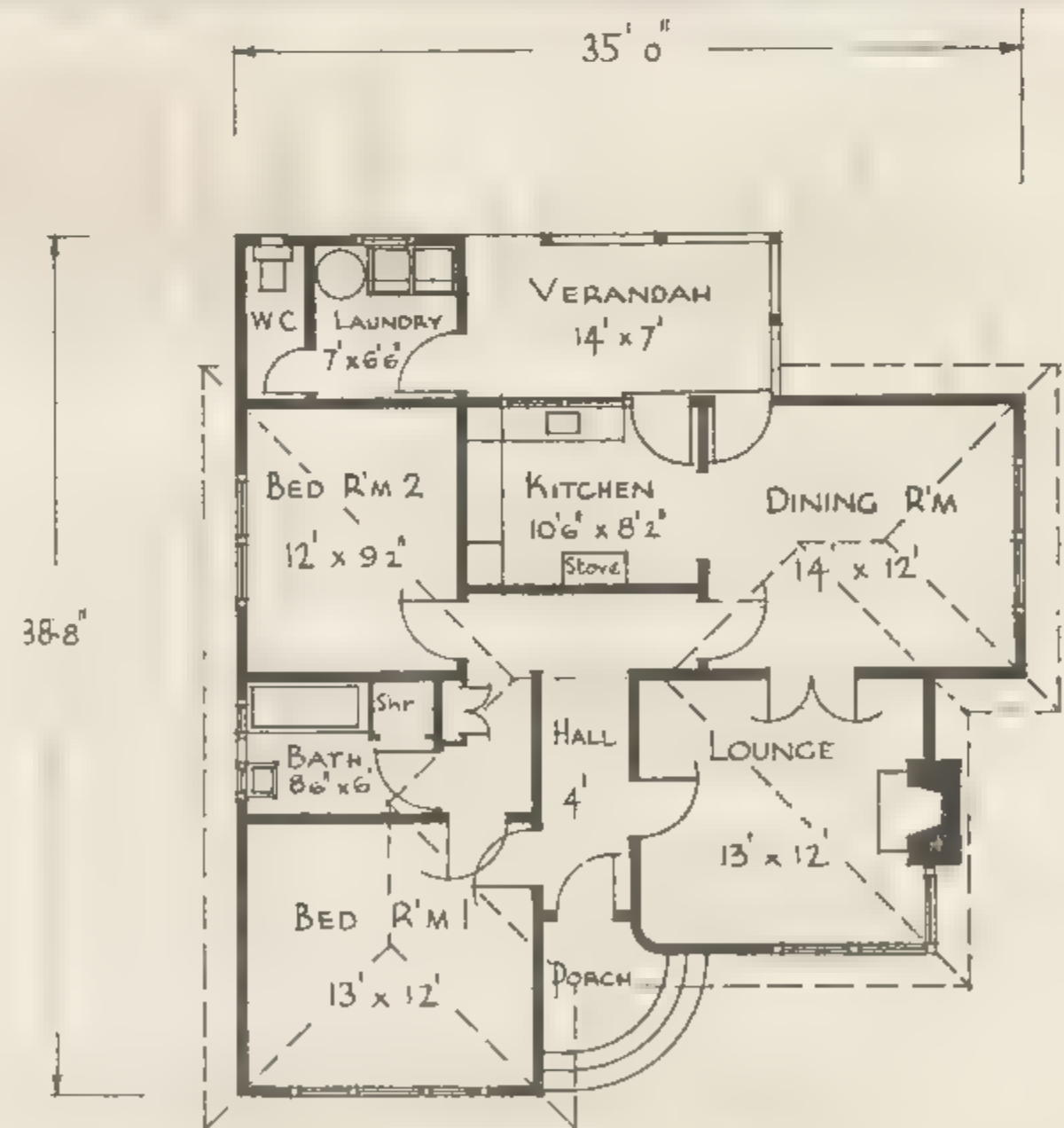




ASBESTOS-CEMENT HOME  
DESIGN No. G81

Contrasting colour of mouldings accentuates the modern, horizontal lines of this attractive home. Being planned so that living and sleeping quarters are ideally separated, the two bedrooms have convenient and ready access to the bathroom. Design carried out in horizontal mould asbestos-cement construction.

Total ground plan area, 1148 sq. ft.  
(including porches).



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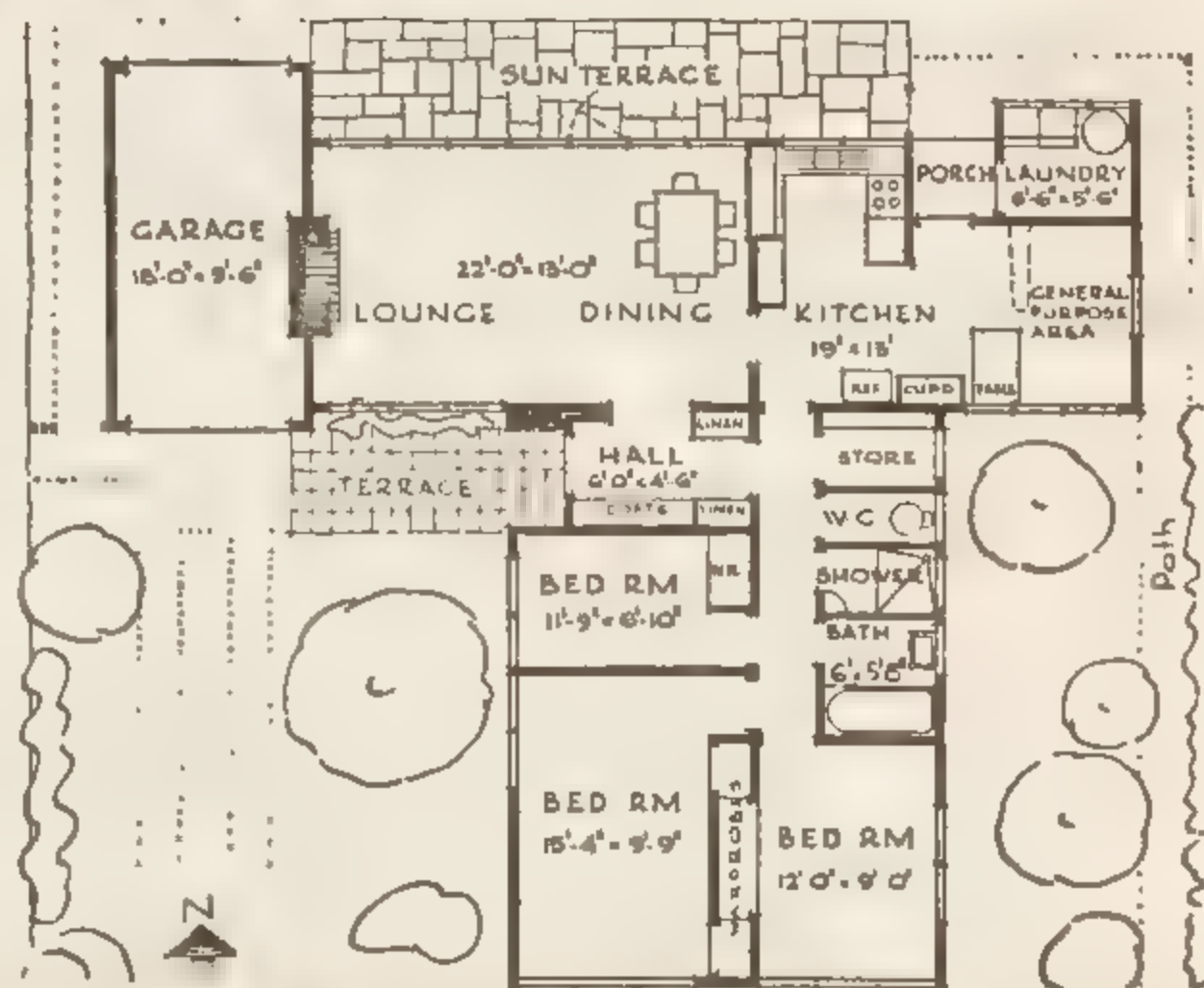
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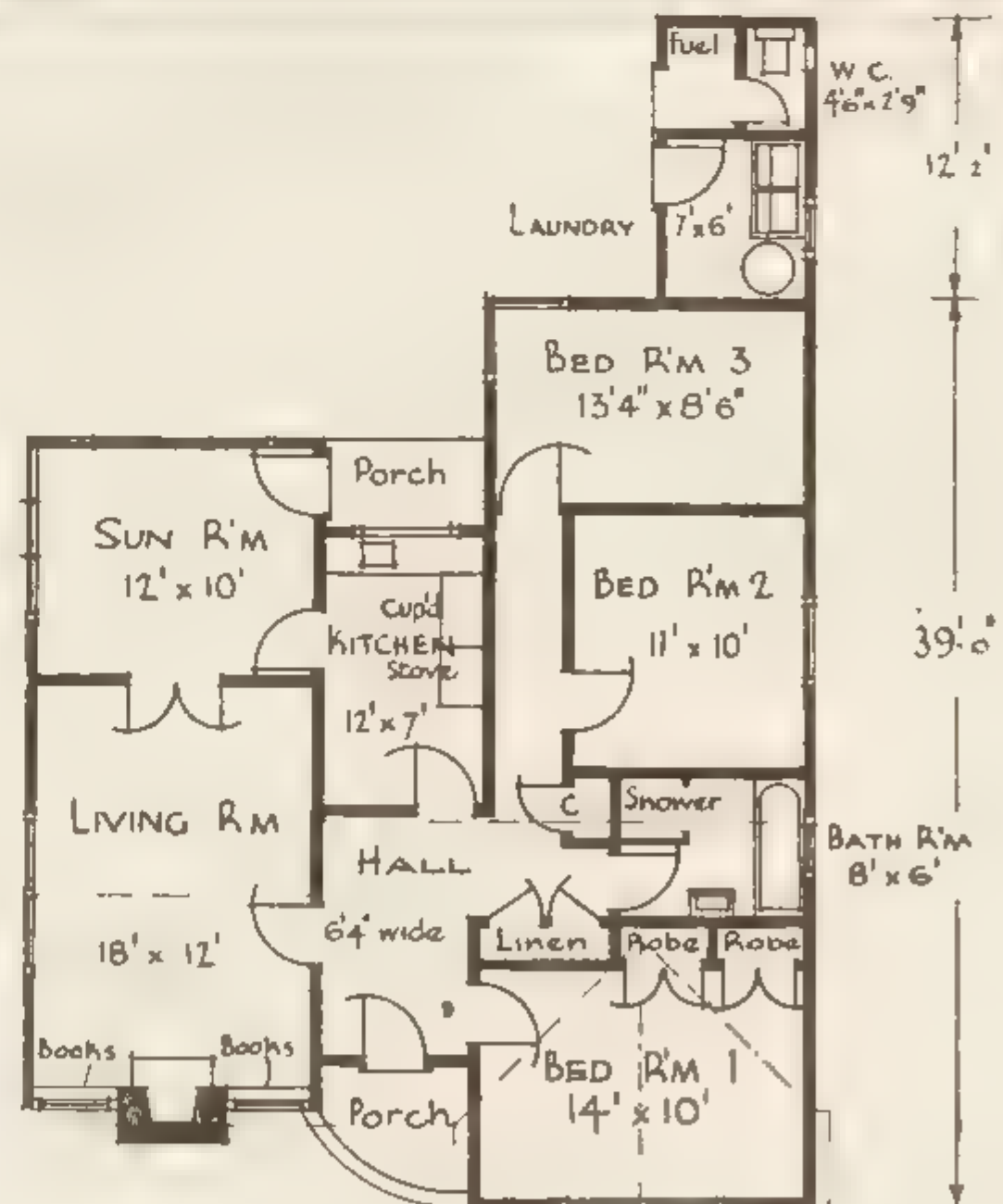




ASBESTOS-CEMENT HOME  
DESIGN No. M124

Comprising six rooms and including three bedrooms, this plan features a generous lounge and useful sunroom which could well be used as a dining room or easily-supervised play area for children. Home suits narrow or wide allotment and has an external appearance of distinctive charm. Design carried out in horizontal mould asbestos-cement construction.

Total ground plan area, 1213 sq. ft.  
(including porches).



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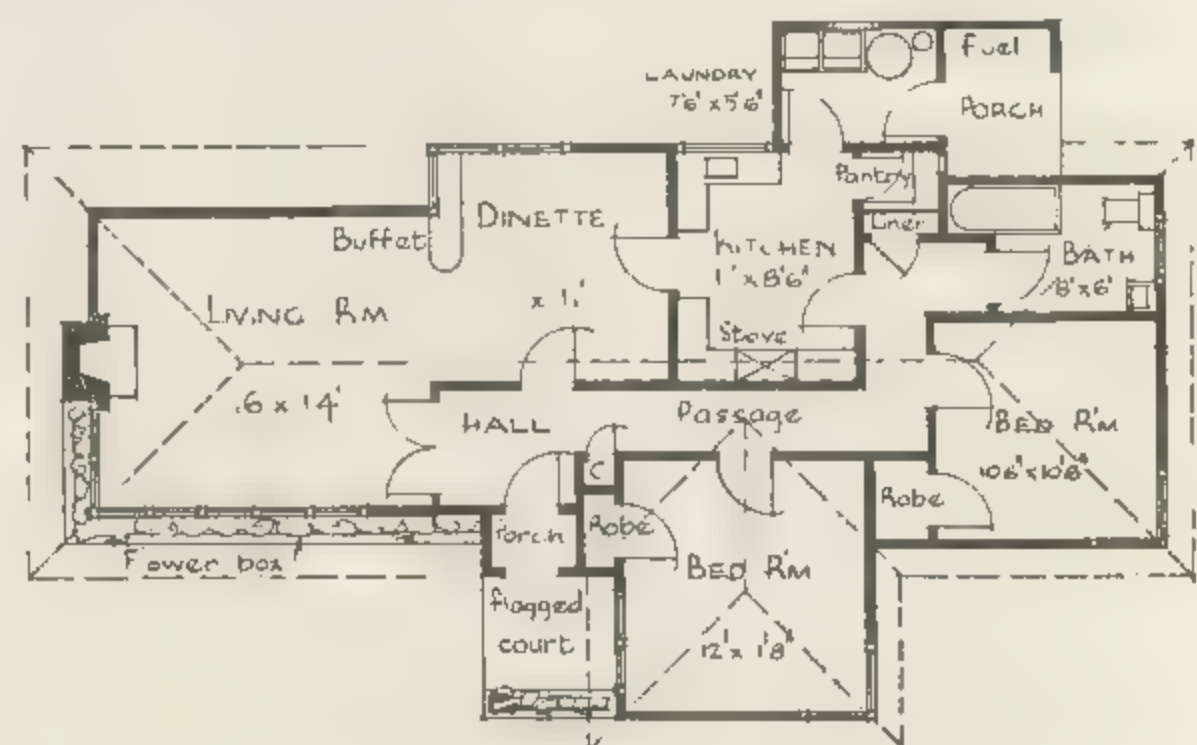






# ASBESTOS-CEMENT HOME DESIGN No. G1

Being ideal for either a corner site or a wide allotment, this design has been handled in a modern, attractive manner. A special feature of the plan is the excellent grouping of the lounge, dining and kitchen areas, whilst the bathroom and bedrooms are well arranged. Design carried out in horizontal mould asbestos-cement construction.

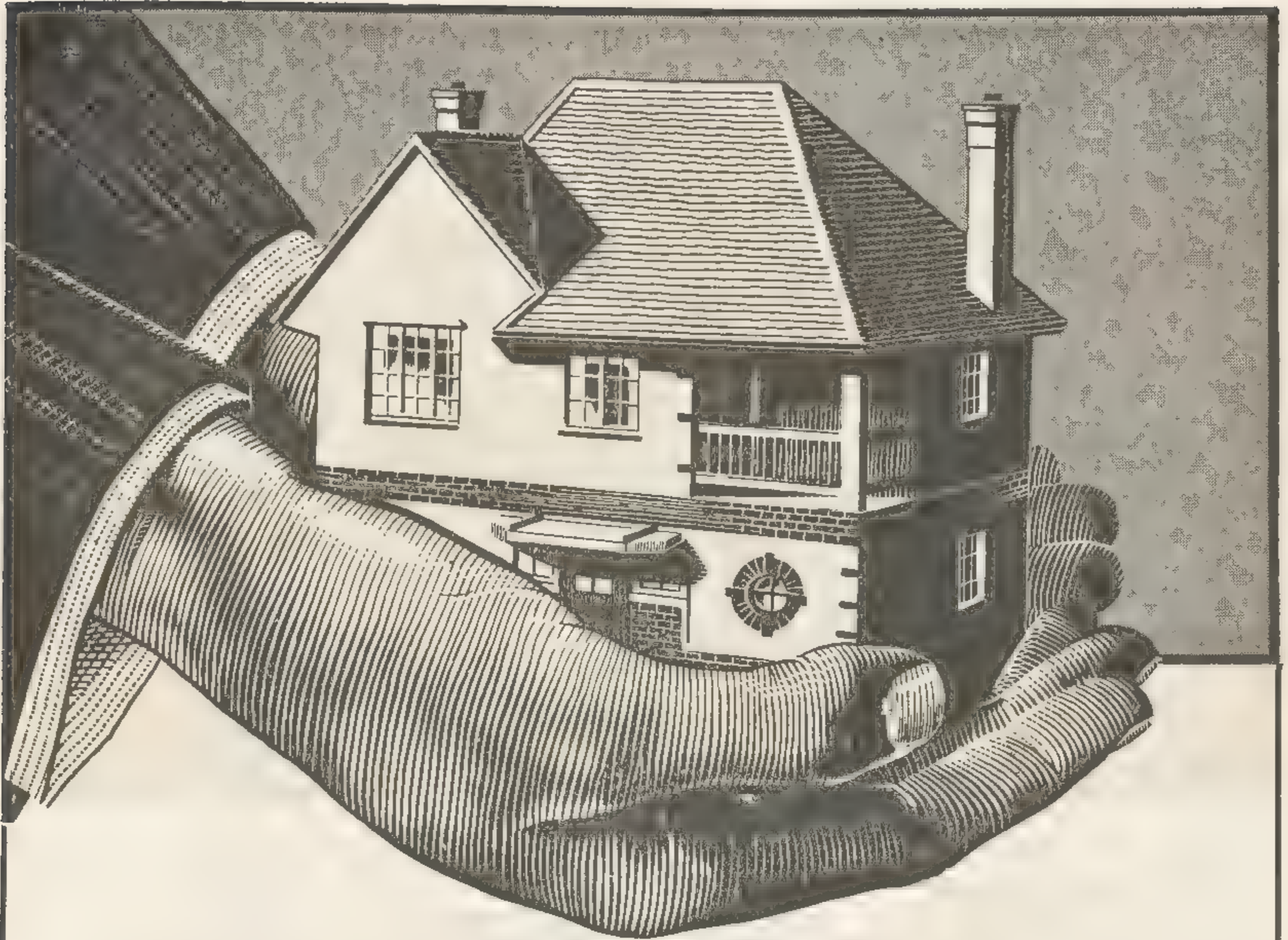


Total ground plan area, 1132 sq. ft.  
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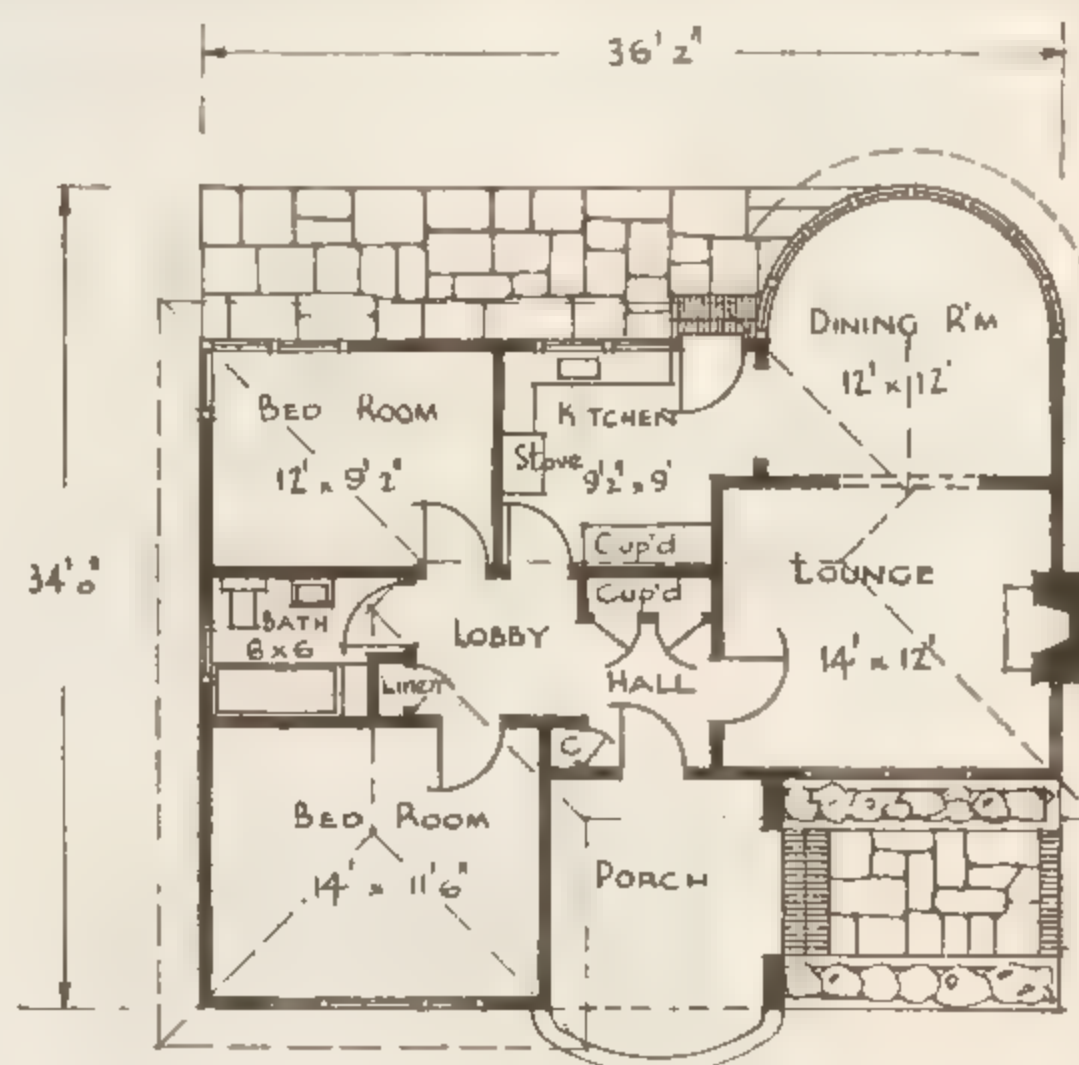




ASBESTOS-CEMENT HOME  
DESIGN No. M116

Being particularly compact in design, a special feature of the plan of this home is the attractively shaped dining room. Hall space has been reduced to a minimum, yet includes three built-in linen and cloak cupboards and gives ready access to every room. Design carried out in horizontal mould asbestos-cement construction.

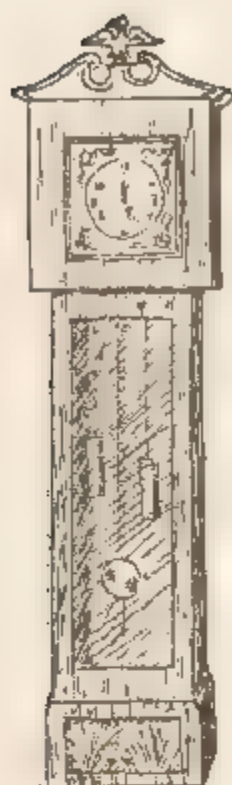
Total ground plan area, 1018 sq. ft.  
(including porches).



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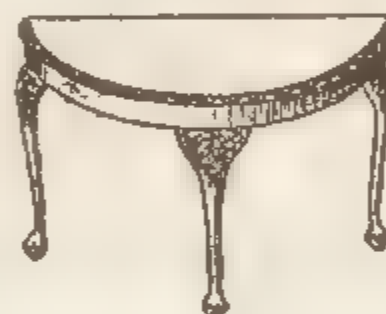
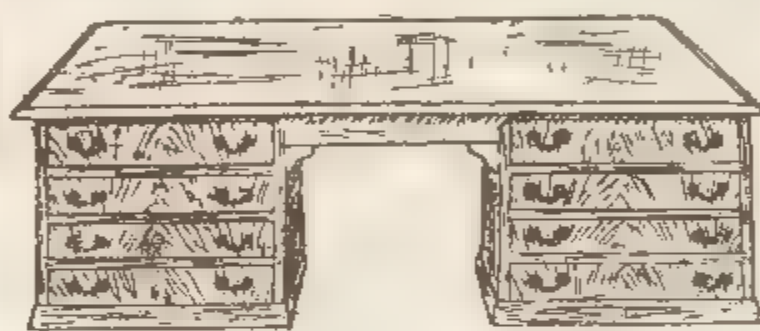
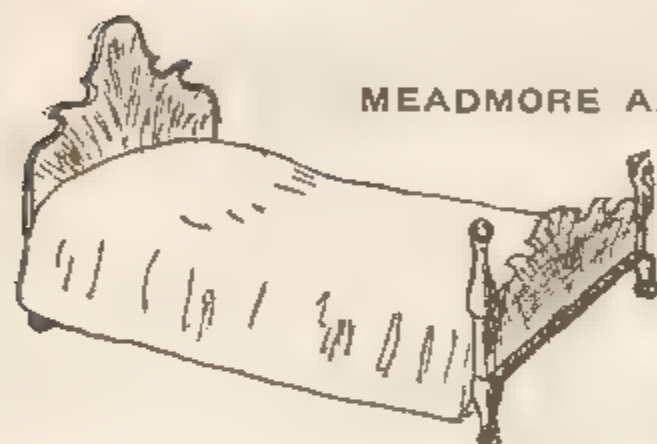
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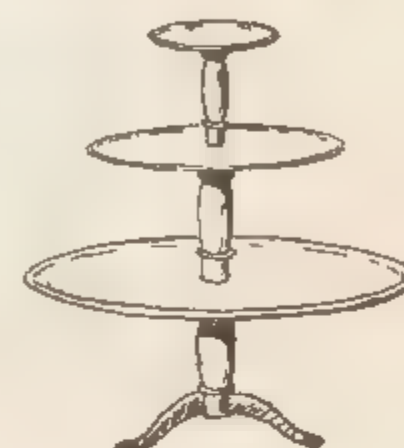
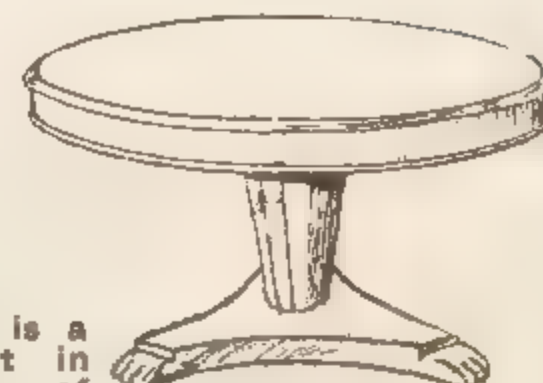
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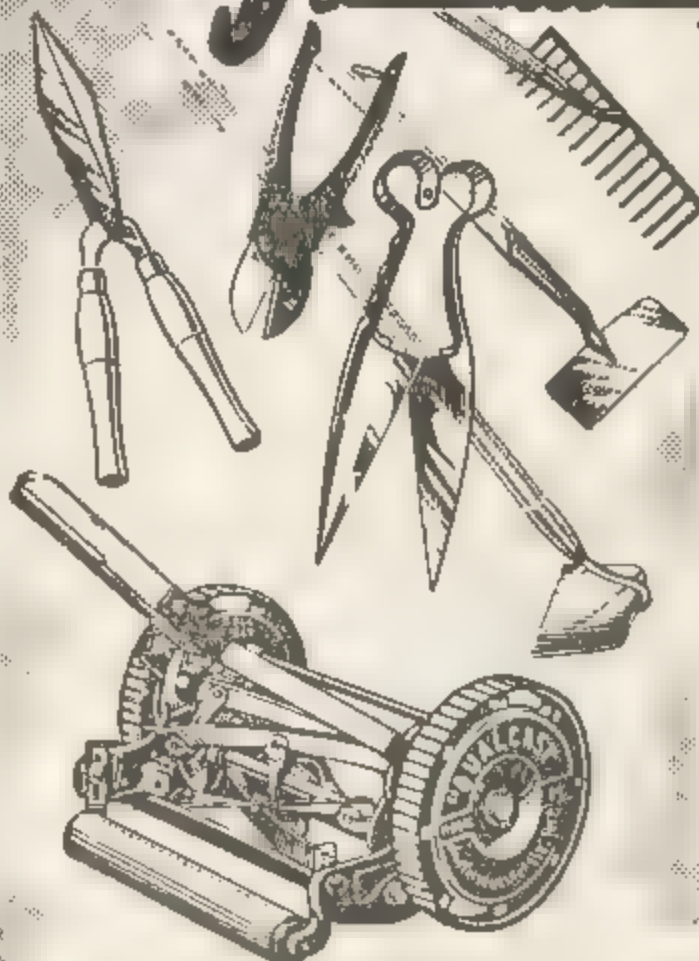
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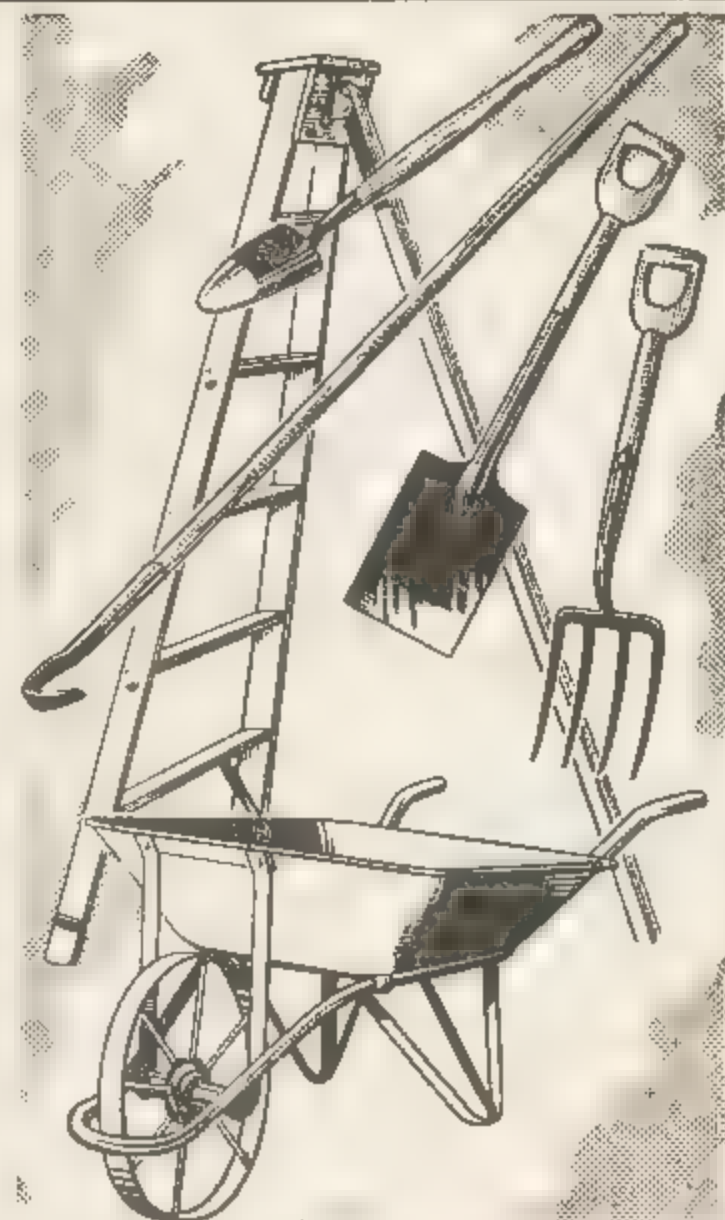
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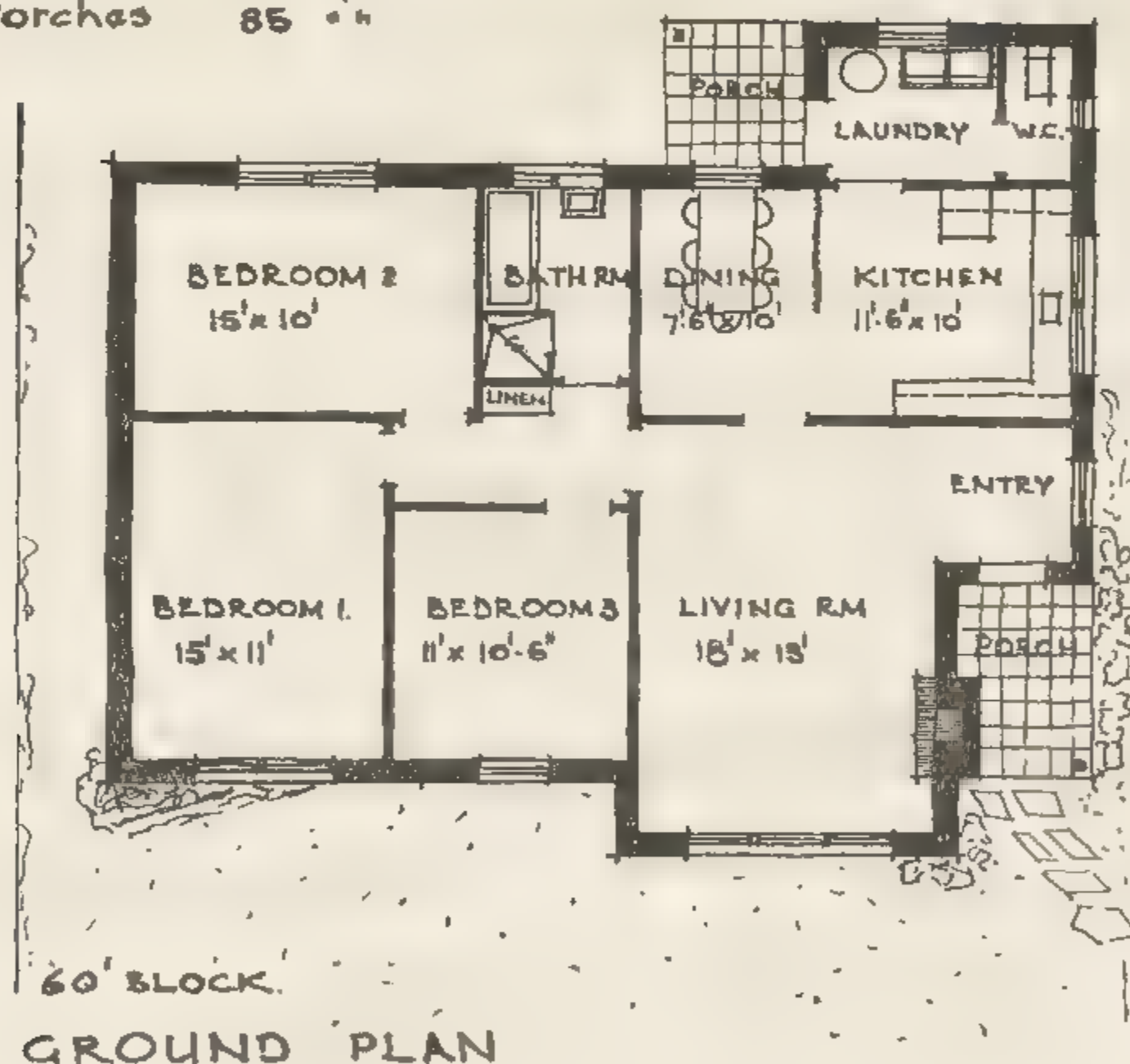




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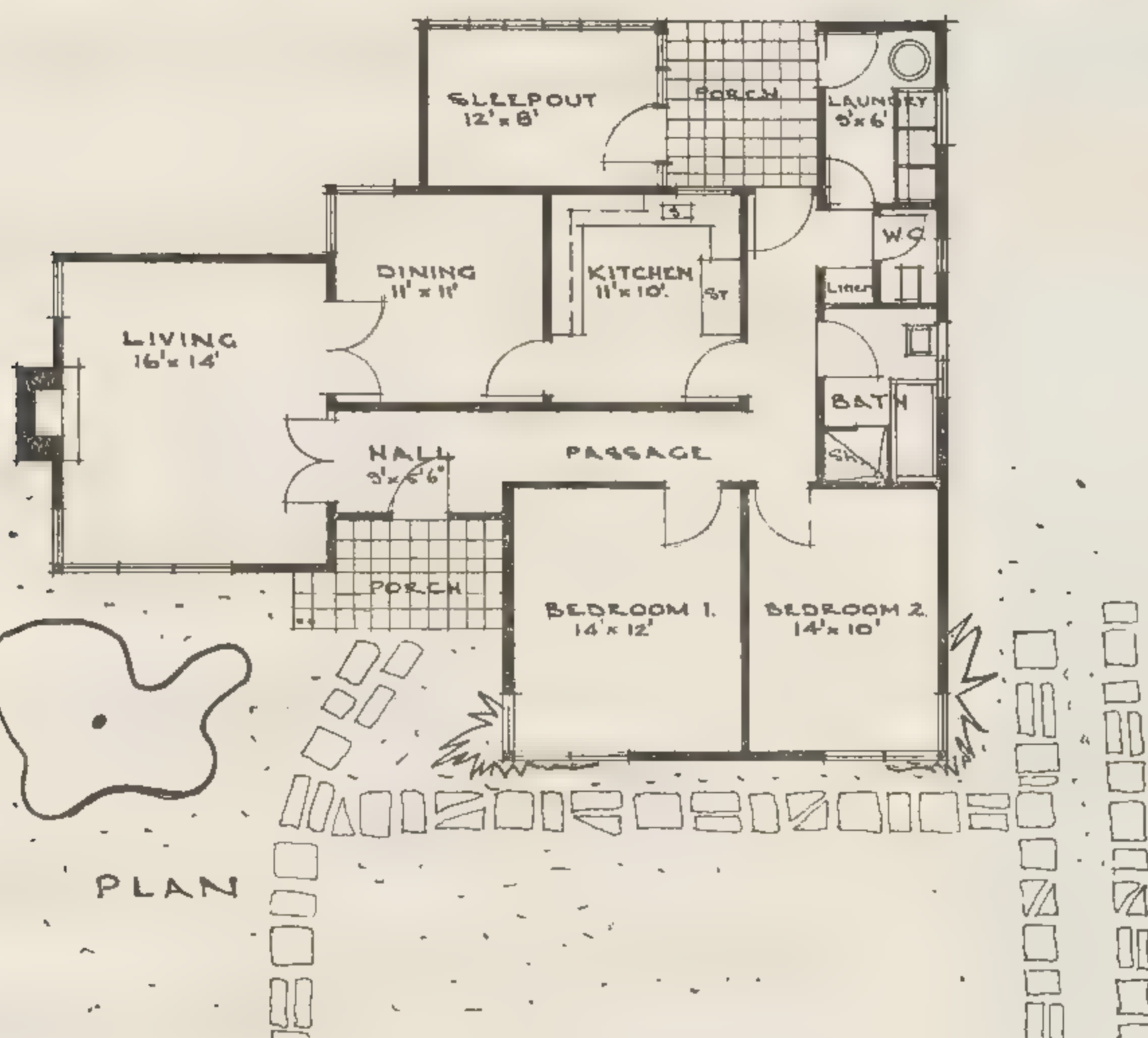
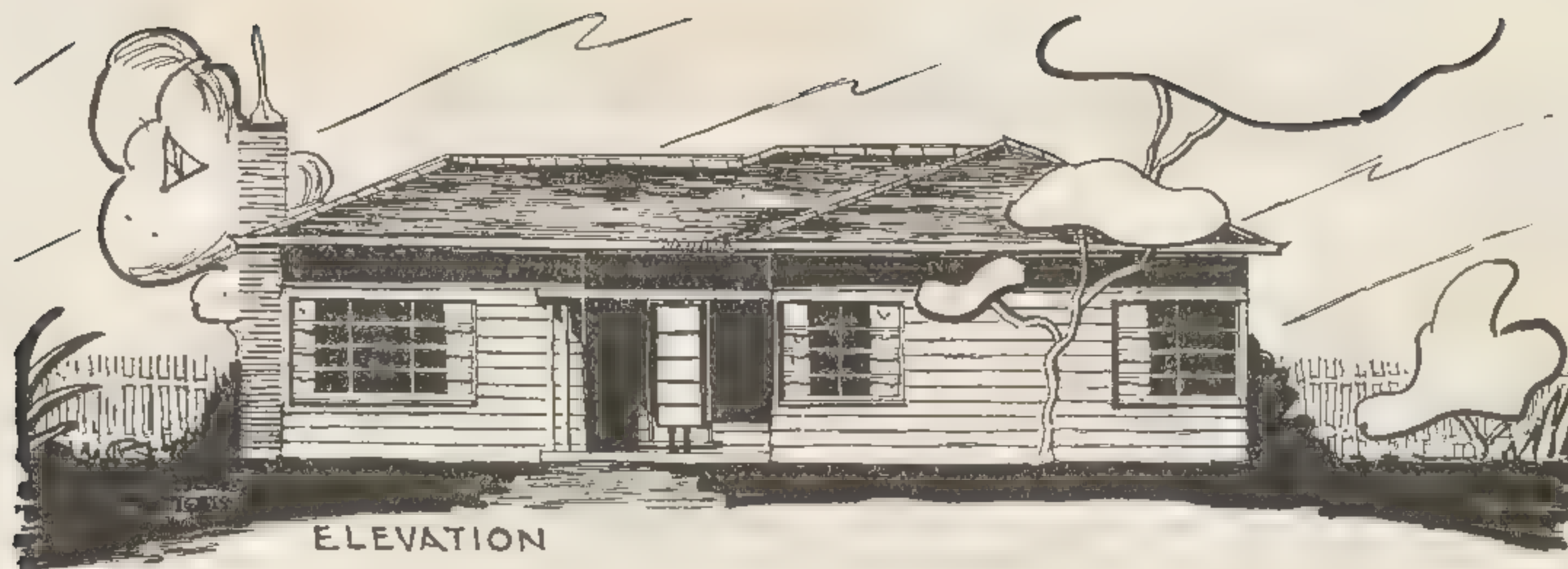
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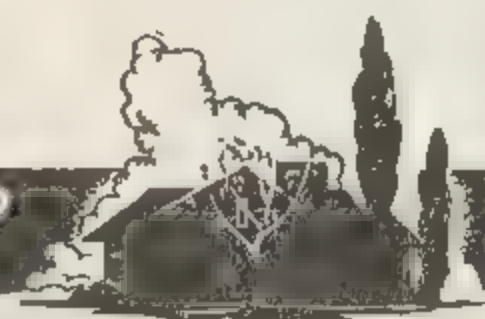


Featuring good views and natural light in living room and both bedrooms. This compact design has many advantages which commend it to the discerning home-

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# The Pride of a Beautiful Home

THE mere fact that you are reading this delightfully informative journal, dedicated to "Your Home", seems to suggest that you are one of those lucky people to whom a home means more than just somewhere to live.

Perhaps you already own a home or intend building one, and either way, if our guess is correct, we feel quite safe in also assuming that you are a garden lover, too — one of that happy band of enthusiasts whose garden, in season, will always look lovely.

But, granting yours is or will be a beautiful garden, let us return again to that main feature of your property — the house that dominates the garden landscape and which, of course, must always be regarded as the starting point of all planning of your home — the location of the house; the layout of the surrounding flower beds; the paths and drive; the placing of shrubs and shade trees; the determining of borders; the grouping of various plants, so that the most variegated display will result when the flowers bloom; and last, but certainly important, just where your garage and other outhouses will serve you best without being too obvious.

Quite honestly now, do you intend your house to be as lovely to look at, and as pleasing to live in, as your garden or vice versa?

We ask you to carefully consider the above query, because there are actually few householders who appreciate the important fact that colour harmony, in and around the house itself, is just as essential as it is in the garden — who realise that colour is really a very vital factor in every-day life, with tremendous influence on everybody's happiness — and from the home lover's point of view, a factor that adds colour to a house during non-flowering periods in the garden.

Yes — let us repeat, colour is most important to everybody, particularly when we realise that actual surveys of human reaction to colour, carried out by scientists long ago, proved definitely and conclusively mood effects ranging from sombre depression to brightness and gaiety — from unusual excitement to relaxation and rest — that colours pleasing to the eye, consciously and sub-consciously, enhance the living conditions — promote the health and efficiency — of the beholders.

Always bear in mind that the science of colour combination, used for the interior and exterior decorating of your home — bedrooms, living rooms, kitchens, furniture, garden and porch furniture, pergolas, window boxes, etc. — has the power to retard eye fatigue, lift the spirits and

assist the concentration of the occupants. It is a fact, and it proves the necessity of planning decoration, not only with your eye but with your brain — selecting colour combinations that not only beautify, but also rest and comfort you and your family and promote a spirit of well-being. Then again, light-reflecting colours can be used to paint away hazards, such as the treads of dim stairways, and so prevent accidents.

It is, of course, economically impossible to repaint a house each season with a new colour decoration; therefore, when specifying paints, enamels, varnish and other finishes for use on your present or new home, it is wisest to choose coatings of the highest quality — that will retain their bright, fresh appearance, and ensure a long life of service, such as that offered by all renowned Spartan Products in their wide range of colour shades.

Spartan Products are manufactured by Hardie Trading Limited, and a brief survey of a few of their lines, made specially for home use, will prove of interest.

Spartan Superfine Prepared Paint, and Spartan Sash and Trim Paint, are for use on all exterior and interior surfaces to protect them from deterioration, assure adequate protection against the elements, and give the house that appearance of solidity and beauty which enhances its design, whether it be a new or an old home.

Spartan Quick Drying Enamel is easy to apply, and makes the dozens of interior surfaces it can be used on — in bathrooms and kitchens, on furniture, etc. — more attractive and hygienic. It provides a durable, glossy, non-fading surface which is simple to keep clean.

Spartan Flat Wall Paint ensures an harmonious arrangement of soft neutral tones that can make ceilings appear higher or lower — rooms look longer, narrower or wider — and provide a worthy background for furniture and pictures.

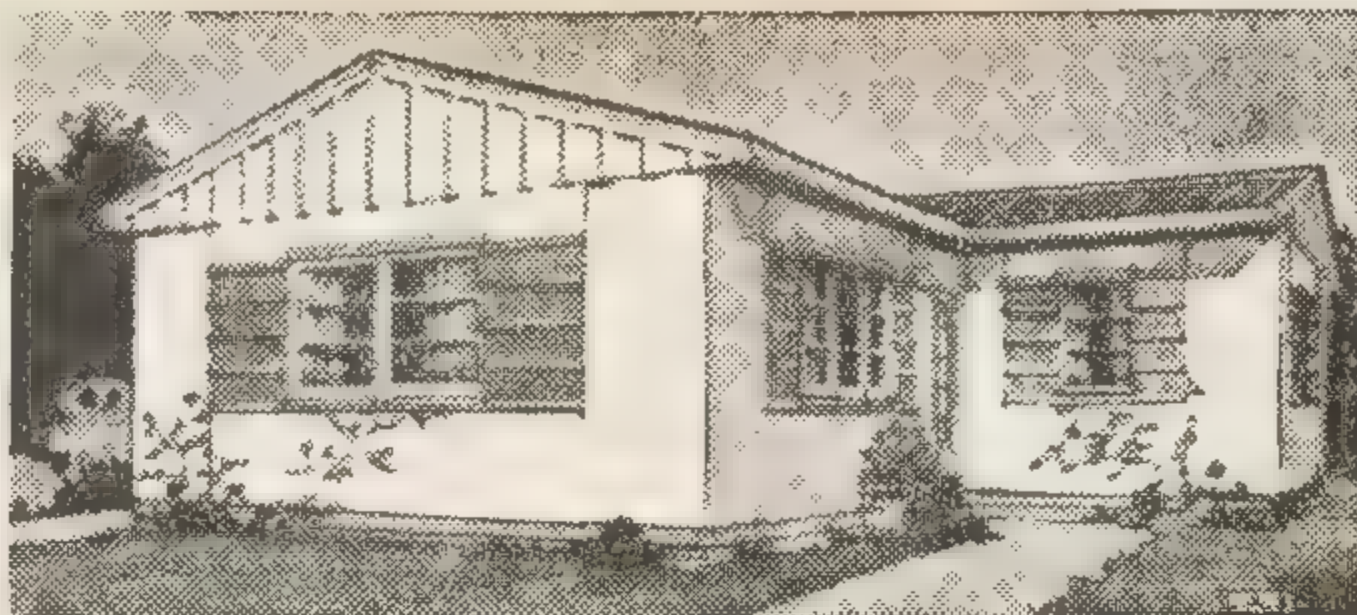
Other Spartan "home" lines available now are: Architectural finishes, varnishes, lacquers, synthetics, heat-resisting silver, paving paint, fire-place red, bath enamel, varnish stains and Spartan super floor gloss.

Finally, let us repeat that the influence of colour in the garden and the house, on your family's life and comfort, is very important; and experts at Hardie Trading Limited, Melbourne, will be pleased to supply or recommend agents from whom further details on decorating your home can be obtained when required. Incidentally, every Spartan container carries full instructions as to the most effective use of its contents.



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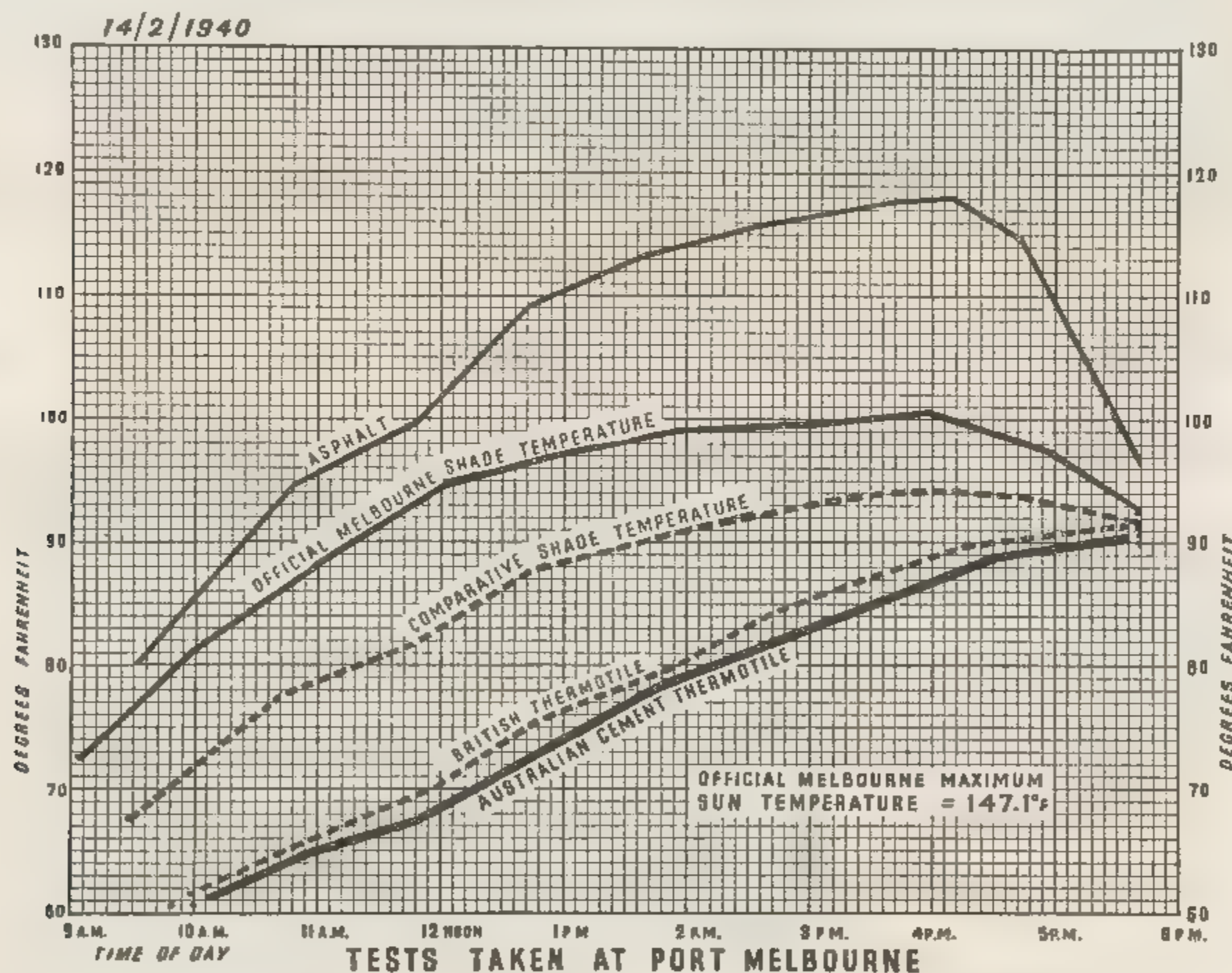
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By arrangement with the patentees of British "Thermotiles" this new product is now being manufactured in Melbourne and is therefore much lower in price than imported asbestos "Thermotiles." The preparation, method of finish, and the arrangement of waterproofing layers are identical with the recommended procedure in laying Anderson's Standard "Thermotile" Roof.

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to be considered in our hot Australian climate. In careful tests carried out under similar conditions to those described by the British Government Research Authorities, our Cement Tile shows a slightly greater degree of insulation compared with the Imported Asbestos Thermotile, tested at the same time and under the same conditions. This slight difference is probably due to the greater percentage of voids in the core.

The graph gives the actual temperatures of the Concrete Roof Slab directly under the coverings described, and compares them with shade air temperatures. These readings were taken on carefully calibrated Thermo couples set in each test slab and measured on a Potentiometer supplied by the Cambridge Instrument Company. The comparative results were as follows:—



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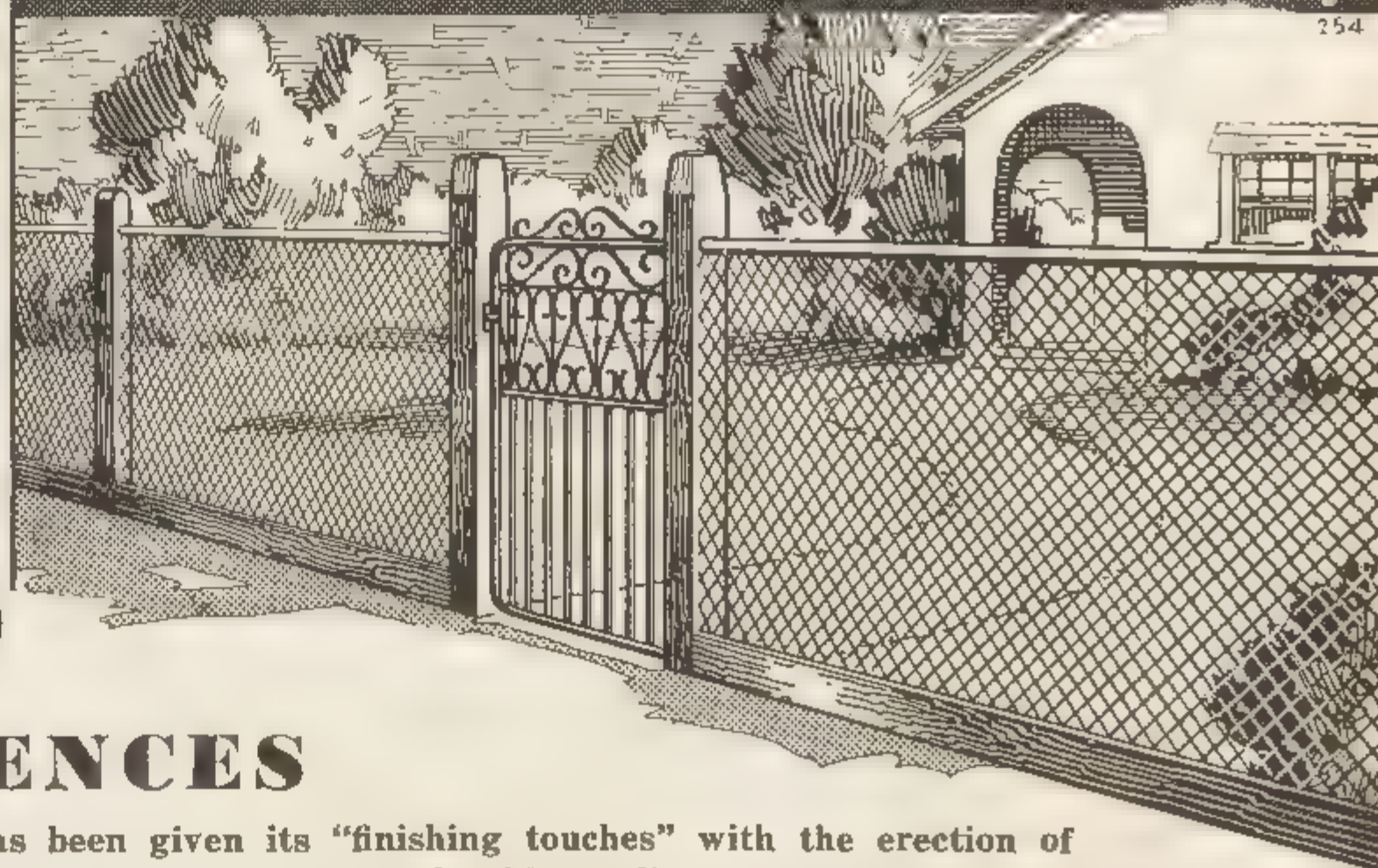
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